

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	1.01.2019- 31.03.2019	1.01.2018- 31.03.2018	1.01.2019- 31.03.2019	1.01.2018- 31.03.2018
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Net interest income	1 608 600	1 389 826	374 285	332 622
II Net fee and commission income	520 062	515 114	121 007	123 280
III Profit before tax	615 870	715 357	143 299	171 204
IV Net profit attributable to owners of Santander Bank Polska SA	350 687	440 899	81 597	105 519
V Total net cash flows	(5 790 177)	(564 931)	(1 347 242)	(135 203)
VI Profit of the period attributable to non-controlling interests	73 549	93 471	17 113	22 370
VII Profit per share in PLN/EUR	3,44	4,42	0,80	1,06
VIII Diluted earnings per share in PLN/EUR	3,43	4,41	0,80	1,06
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Net interest income	1 171 256	986 964	272 525	236 206
II Net fee and commission income	416 292	393 269	96 862	94 120
III Profit before tax	687 964	405 686	160 074	97 091
IV Profit for the period	559 049	282 956	130 078	67 719
V Total net cash flows	(5 797 054)	(512 107)	(1 348 842)	(122 561)
VI Profit per share in PLN/EUR	5,47	2,83	1,27	0,68
VII Diluted earnings per share in PLN/EUR	5,48	2,83	1,28	0,68

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	31.03.2019	31.12.2018	31.03.2019	31.12.2018
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Total assets	208 266 363	205 852 860	48 419 399	48 913 594
II Deposits from banks	2 999 969	2 832 928	697 456	673 144
III Deposits from customers	147 745 854	149 616 658	34 349 116	35 551 065
IV Total liabilities	181 391 658	179 184 649	42 171 357	42 576 844
V Total equity	26 874 705	26 668 211	6 248 042	6 336 750
VI Non-controlling interests in equity	1 410 453	1 564 184	327 913	371 673
VII Number of shares	102 088 305	102 088 305	-	-
VIII Net book value per share in PLN/EUR	263,25	261,23	61,20	62,07
IX Capital ratio	16,47%	15,98%	-	-
X Declared or Paid dividend per share in PLN/EUR*	19,72	3,10	4,59	0,73
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Total assets	185 555 589	183 038 564	43 139 420	43 492 590
II Deposits from banks	1 222 821	1 039 979	284 291	247 114
III Deposits from customers	137 494 102	139 469 776	31 965 709	33 140 020
IV Total liabilities	161 121 497	159 178 207	37 458 791	37 823 026
V Total equity	24 434 092	23 860 357	5 680 630	5 669 563
VI Number of shares	102 088 305	102 088 305	-	-
VII Net book value per share in PLN/EUR	239,34	233,72	55,64	55,54
VIII Capital ratio	18,78%	18,04%	-	-
IX Declared or Paid dividend per share in PLN/EUR*	19,72	3,10	4,59	0,73

\* Declared dividend excludes M series shares which will pay a dividend of PLN 14,68 . Detailed information is provided in Note 44.

The following rates were applied to determine the key EUR amounts for selected financials:

- for balance sheet items – average NBP exchange rate as at 29.03.2019: EUR 1 = PLN 4.3013 and as at 31.12.2018: EUR 1 = PLN 4.3000
- for profit and loss items – as at 31.03.2019 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2019: EUR 1 = PLN 4.2978; as at 31.03.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2018: EUR 1 = PLN 4.1784.

As at 31.03.2019, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 063/A/NBP/2019 dd. 29.03.2019.