

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	1.01.2019- 30.06.2019	1.01.2018- 30.06.2018	1.01.2019- 30.06.2019	1.01.2018- 30.06.2018
	<b>Consolidated financial statements of Santander Bank Polska Group</b>			
I Net interest income	3 232 132	2 786 033	753 762	657 161
II Net fee and commission income	1 042 419	1 044 874	243 101	246 462
III Profit before tax	1 503 533	1 630 947	350 637	384 703
IV Net profit attributable to owners of Santander Bank Polska SA	957 901	1 092 184	223 391	257 621
V Total net cash flows	(7 192 087)	2 082 114	(1 677 259)	491 123
VI Profit of the period attributable to non-controlling interests	155 009	181 256	36 149	42 754
VII Profit per share in PLN/EUR	9,38	11,00	2,19	2,59
VIII Diluted earnings per share in PLN/EUR	9,38	10,98	2,19	2,59
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Net interest income	2 346 783	1 968 169	547 291	464 246
II Net fee and commission income	840 361	802 361	195 980	189 258
III Profit before tax	1 459 388	1 438 211	340 342	339 241
IV Profit for the period	1 179 639	1 181 898	275 102	278 782
V Total net cash flows	(7 155 557)	2 011 571	(1 668 740)	474 483
VI Profit per share in PLN/EUR	11,56	11,90	2,70	2,81
VII Diluted earnings per share in PLN/EUR	11,55	11,89	2,69	2,80

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	30.06.2019	31.12.2018	30.06.2019	31.12.2018
	<b>Consolidated financial statements of Santander Bank Polska Group</b>			
I Total assets	205 826 460	205 852 860	48 406 976	47 196 639
II Deposits from banks	3 456 334	2 832 928	812 873	649 516
III Deposits from customers	149 675 448	149 616 658	35 201 187	34 303 159
IV Total liabilities	180 227 017	179 210 828	42 386 410	41 088 323
V Total equity	25 599 443	26 642 032	6 020 565	6 108 316
VI Non-controlling interests in equity	1 397 309	1 564 184	328 624	358 626
VII Number of shares	102 088 305	102 088 305		
VIII Net book value per share in PLN/EUR	250,76	260,97	58,97	59,83
IX Capital ratio	16,26%	15,98%	-	-
X Declared or Paid dividend per share in PLN/EUR*	19,72	3,10	4,60	0,71
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Total assets	181 300 141	183 047 326	42 638 791	41 967 931
II Deposits from banks	1 078 151	1 039 979	253 563	238 440
III Deposits from customers	138 414 675	139 469 776	32 552 840	31 976 746
IV Total liabilities	158 108 525	159 204 386	37 184 507	36 501 372
V Total equity	23 191 616	23 842 940	5 454 284	5 466 558
VI Number of shares	102 088 305	102 088 305		
VII Net book value per share in PLN/EUR	227,17	233,55	53,43	53,55
VIII Capital ratio	18,51%	18,04%	-	-
IX Declared or Paid dividend per share in PLN/EUR*	19,72	3,10	4,60	0,71

\* Detailed information are described in Note 42.

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

- for balance sheet items – average NBP exchange rate as at 28.06.2019: EUR 1 = PLN 4.2520 and as at 31.12.2018: EUR 1 = PLN 4.3000
- for profit and loss items – as at 30.06.2019 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in H1 2019: EUR 1 = PLN 4.2880; as at 30.06.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in H1 2018: EUR 1 = PLN 4.2395

As at 30.06.2019, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 124/A/NBP/2019 dd. 28.06.2019.