

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	1.01.2020- 31.03.2020	1.01.2019- 31.03.2019* restated	1.01.2020- 31.03.2020	1.01.2019- 31.03.2019* restated
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Net interest income	1 636 313	1 608 600	372 202	374 285
II Net fee and commission income	538 244	520 062	122 431	121 007
III Profit before tax	384 954	604 190	87 563	140 581
IV Net profit attributable to owners of Santander Bank Polska SA	170 934	339 007	38 881	78 879
V Total net cash flows	(2 188 726)	(7 017 759)	( 497 856)	(1 632 872)
VI Profit of the period attributable to non-controlling interests	61 943	73 549	14 090	17 113
VII Profit per share in PLN/EUR	1,67	3,32	0,38	0,77
VIII Diluted earnings per share in PLN/EUR	1,67	3,32	0,38	0,77
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Net interest income	1 230 415	1 171 256	279 875	272 525
II Net fee and commission income	429 795	416 292	97 763	96 862
III Profit before tax	183 755	676 284	41 798	157 356
IV Profit for the period	66 708	547 369	15 174	127 360
V Total net cash flows	(2 411 373)	(7 024 636)	( 548 501)	(1 634 473)
VI Profit per share in PLN/EUR	0,65	5,36	0,15	1,25
VII Diluted earnings per share in PLN/EUR	0,65	5,36	0,15	1,25

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	31.03.2020	31.12.2019	31.03.2020	31.12.2019
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Total assets	215 899 523	209 476 166	47 426 471	49 190 129
II Deposits from banks	5 392 512	5 031 744	1 184 569	1 181 577
III Deposits from customers	157 756 779	156 480 343	34 654 302	36 745 413
IV Total liabilities	188 658 010	182 496 656	41 442 350	42 854 680
V Total equity	27 241 513	26 979 510	5 984 121	6 335 449
VI Non-controlling interests in equity	1 606 437	1 547 523	352 885	363 396
VII Number of shares	102 088 305	102 088 305		
VIII Net book value per share in PLN/EUR	266,84	264,28	58,62	62,06
IX Capital ratio	16,79%	17,07%		
X Declared or Paid dividend per share in PLN/EUR	-**	19,72	-**	4,58
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Total assets	186 977 423	181 471 487	41 073 177	42 613 946
II Deposits from banks	1 803 441	1 506 141	396 160	353 679
III Deposits from customers	146 505 331	144 760 017	32 182 706	33 993 194
IV Total liabilities	162 694 182	157 293 901	35 738 897	36 936 457
V Total equity	24 283 241	24 177 586	5 334 280	5 677 489
VI Number of shares	102 088 305	102 088 305		
VII Net book value per share in PLN/EUR	237,87	236,83	52,25	55,61
VIII Capital ratio	19,36%	19,58%		
IX Declared or Paid dividend per share in PLN/EUR	-**	19,72	-**	4,58

\* Detailed information are described in Note 2.4.

\*\* Detailed information are described in Note 36.

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

- for balance sheet items – average NBP exchange rate as at 31.03.2020: EUR 1 = PLN 4.5523 and as at 31.12.2019: EUR 1 = PLN 4.2585
- for profit and loss items – as at 31.03.2020- the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2020: EUR 1 = PLN 4.3963; as at 31.12.2019 - 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 4.3018

As at 31.03.2020, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 063/A/NBP/2020 dd. 31.03.2020.