

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	1.01.2022- 31.03.2022	1.01.2021- 31.03.2021 restated	1.01.2022- 31.03.2022	1.01.2021- 31.03.2021 restated
Consolidated financial statements of Santander Bank Polska Group				
I Net interest income	2 243 949	1 376 164	482 860	300 992
II Net fee and commission income	660 727	611 274	142 177	133 697
III Profit before tax	1 426 064	361 526	306 865	79 072
IV Net profit attributable to owners of the parent entity	959 532	151 753	206 475	33 191
V Total net cash flows	(958 768)	2 422 065	(206 311)	529 749
VI Profit of the period attributable to non-controlling interests	69 734	41 105	15 006	8 990
VII Profit per share in PLN/EUR	9,39	1,49	2,02	0,33
VIII Diluted earnings per share in PLN/EUR	9,39	1,49	2,02	0,33
Stand alone financial statements of Santander Bank Polska S.A.				
I Net interest income	1 841 791	1 029 260	396 323	225 118
II Net fee and commission income	584 912	520 963	125 863	113 944
III Profit before tax	1 125 101	169 533	242 103	37 080
IV Profit for the period	798 214	47 011	171 762	10 282
V Total net cash flows	(734 042)	2 561 772	(157 954)	560 305
VI Profit per share in PLN/EUR	7,81	0,46	1,68	0,10
VII Diluted earnings per share in PLN/EUR	7,81	0,46	1,68	0,10

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	PLN k		EUR k	
	31.03.2022	31.12.2021 restated	31.03.2022	31.12.2021 restated
Consolidated financial statements of Santander Bank Polska Group				
I Total assets	245 938 512	243 017 264	52 861 582	52 836 732
II Deposits from banks	4 543 539	4 400 138	976 580	956 677
III Deposits from customers	187 320 166	185 373 443	40 262 260	40 303 832
IV Total liabilities	218 931 259	215 803 688	47 056 692	46 919 965
V Total equity	27 007 253	27 213 576	5 804 890	5 916 767
VI Non-controlling interests in equity	1 730 517	1 681 896	371 954	365 677
VII Number of shares	102 189 314	102 189 314		
VIII Net book value per share in PLN/EUR	264,29	266,31	56,81	57,90
IX Capital ratio	18,12%	19,05%*		
X Declared or Paid dividend per share in PLN/EUR	2,68**	2,16	0,58	0,47
Stand alone financial statements of Santander Bank Polska S.A.				
I Total assets	223 847 442	216 715 146	48 113 367	47 118 134
II Deposits from banks	1 689 024	1 337 573	363 036	290 815
III Deposits from customers	177 428 657	175 354 581	38 136 197	38 125 534
IV Total liabilities	200 411 498	192 887 794	43 076 088	41 937 599
V Total equity	23 435 944	23 827 352	5 037 280	5 180 535
VI Number of shares	102 189 314	102 189 314		
VII Net book value per share in PLN/EUR	229,34	233,17	49,29	50,70
VIII Capital ratio	20,22%	21,56%*		
IX Declared or Paid dividend per share in PLN/EUR	2,68**	2,16	0,58	0,47

*including profits allocated to own funds in accordance with the KNF decision and relevant EBA guidelines

**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 31.03.2022: EUR 1 = PLN 4,6525 and as at 31.12.2021: EUR 1 = PLN 4.5994
- for profit and loss items – as at 31.03.2022 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2022: EUR 1 = PLN 4,6472; as at 31.03.2021 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2021: EUR 1 = PLN 4.5721

As at 31.03.2022, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 063/A/NBP/2022 dd. 31.03.2022.