

FINANCIAL HIGHLIGHTS

	PLN k		EUR k		
	1.01.2022- 30.09.2022	1.01.2021- 30.09.2021 restated	1.01.2022- 30.09.2022	1.01.2021- 30.09.2021 restated	
Consolidated financial statements of Santander Bank Polska Group					
I	Net interest income	6 819 497	4 229 948	1 454 671	927 925
II	Net fee and commission income	1 947 230	1 846 207	415 365	405 003
III	Profit before tax	3 003 925	1 609 898	640 769	353 164
IV	Net profit attributable to owners of the parent entity	1 895 773	918 126	404 388	201 410
V	Total net cash flows	14 802 701	(5 435 680)	3 157 573	(1 192 427)
VI	Profit of the period attributable to non-controlling interests	166 218	125 085	35 456	27 440
VII	Profit per share in PLN/EUR	18,55	8,98	3,96	1,97
VIII	Diluted earnings per share in PLN/EUR	18,55	8,98	3,96	1,97
Stand alone financial statements of Santander Bank Polska S.A.					
I	Net interest income	5 621 035	3 168 006	1 199 026	694 967
II	Net fee and commission income	1 739 266	1 569 668	371 004	344 339
III	Profit before tax	2 452 767	1 215 100	523 201	266 557
IV	Profit for the period	1 650 017	772 783	351 966	169 526
V	Total net cash flows	14 978 261	(5 214 524)	3 195 022	(1 143 912)
VI	Profit per share in PLN/EUR	16,15	7,56	3,44	1,66
VII	Diluted earnings per share in PLN/EUR	16,15	7,56	3,44	1,66

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	PLN k		EUR k		
	30.09.2022	31.12.2021 restated	30.09.2022	31.12.2021 restated	
Consolidated financial statements of Santander Bank Polska Group					
I	Total assets	263 395 142	243 017 264	54 087 466	52 836 732
II	Deposits from banks	6 391 477	4 400 138	1 312 472	956 677
III	Deposits from customers	189 500 975	185 373 443	38 913 503	40 303 832
IV	Total liabilities	234 548 600	215 803 688	48 163 908	46 919 965
V	Total equity	28 846 542	27 213 576	5 923 558	5 916 767
VI	Non-controlling interests in equity	1 740 039	1 681 896	357 312	365 677
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	282,29	266,31	57,97	57,90
IX	Capital ratio	18,93%	19,05%*		
X	Declared or Paid dividend per share in PLN/EUR	2,68**	2,16	0,57	0,47
Stand alone financial statements of Santander Bank Polska S.A.					
I	Total assets	240 644 590	216 715 146	49 415 703	47 118 134
II	Deposits from banks	3 327 854	1 337 573	683 366	290 815
III	Deposits from customers	178 831 140	175 354 581	36 722 481	38 125 534
IV	Total liabilities	215 435 314	192 887 794	44 239 048	41 937 599
V	Total equity	25 209 276	23 827 352	5 176 655	5 180 535
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	246,69	233,17	50,66	50,70
VIII	Capital ratio	21,28%	21,56%*		
IX	Declared or Paid dividend per share in PLN/EUR	2,68**	2,16	0,57	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 30.09.2022: EUR 1 = PLN 4,8698 and as at 31.12.2021: EUR 1 = PLN 4.5994
- for profit and loss items – as at 30.09.2022 - 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 4,6880; as at 30.09.2021 - 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 4.5585

As at 30.09.2022, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 190/A/NBP/2022 dd. 30.09.2022.