

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k		
	1.01.2023- 31.03.2023	1.01.2022- 31.03.2022	1.01.2023- 31.03.2023	1.01.2022- 31.03.2022	
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Net interest income	3 092 291	2 243 949	657 864	482 860
II	Net fee and commission income	662 395	660 727	140 920	142 177
III	Profit before tax	1 656 008	1 426 064	352 305	306 865
IV	Net profit attributable to owners of the parent entity	1 191 990	959 532	253 588	206 475
V	Total net cash flows	(5 620 409)	(958 768)	(1 195 704)	(206 311)
VI	Profit of the period attributable to non-controlling interests	24 819	69 734	5 280	15 006
VII	Profit per share in PLN/EUR	11,66	9,39	2,48	2,02
VIII	Diluted earnings per share in PLN/EUR	11,66	9,39	2,48	2,02
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>					
I	Net interest income	2 701 891	1 841 791	574 809	396 323
II	Net fee and commission income	598 991	584 912	127 431	125 863
III	Profit before tax	1 503 411	1 125 101	319 841	242 103
IV	Profit for the period	1 103 199	798 214	234 698	171 762
V	Total net cash flows	(5 705 020)	(734 042)	(1 213 705)	(157 954)
VI	Profit per share in PLN/EUR	10,80	7,81	2,30	1,68
VII	Diluted earnings per share in PLN/EUR	10,80	7,81	2,30	1,68

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k		
	31.03.2023	31.12.2022	31.03.2023	31.12.2022	
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Total assets	258 620 665	259 167 215	55 314 012	55 260 712
II	Deposits from banks	3 850 379	4 031 252	823 522	859 560
III	Deposits from customers	197 172 162	196 496 806	42 171 353	41 897 867
IV	Total liabilities	226 671 658	229 051 877	48 480 731	48 839 395
V	Total equity	31 949 007	30 115 338	6 833 281	6 421 318
VI	Non-controlling interests in equity	1 845 628	1 797 255	394 745	383 218
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	312,65	294,70	66,87	62,84
IX	Capital ratio	21,04% *	21,13%*		
X	Declared or Paid dividend per share in PLN/EUR	-**	2,68		0,57
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>					
I	Total assets	236 782 986	238 098 041	50 643 351	50 768 255
II	Deposits from banks	2 230 264	2 245 128	477 011	478 716
III	Deposits from customers	185 471 171	185 655 260	39 668 735	39 586 187
IV	Total liabilities	208 835 488	211 802 781	44 665 916	45 161 471
V	Total equity	27 947 498	26 295 260	5 977 435	5 606 785
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	273,49	257,32	58,49	54,87
VIII	Capital ratio	24,45% *	24,32%*		
IX	Declared or Paid dividend per share in PLN/EUR	-**	2,68		0,57

\*The data includes profits included in own funds, taking into account the applicable EBA guidelines

\*\*Detailed information are described in Note 43.

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

- for balance sheet items – average NBP exchange rate as at 31.03.2023: EUR 1 = PLN 4,6755 and as at 31.12.2022: EUR 1 = PLN 4,6899
- for profit and loss items – as at 31.03.2023 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2023: EUR 1 = PLN 4,7005; 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 31.03.2023, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 064/A/NBP/2023 dd. 31.03.2023.