

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	1.01.2023-30.09.2023	1.01.2022-30.09.2022	1.01.2023-30.09.2023	1.01.2022-30.09.2022
Condensed consolidated financial statements of Santander Bank Polska Group				
I Net interest income	9 688 023	6 819 497	2 116 537	1 454 671
II Net fee and commission income	2 006 904	1 947 230	438 447	415 365
III Profit before tax	5 336 633	3 003 925	1 165 891	640 769
IV Net profit attributable to owners of the parent entity	3 850 986	1 895 773	841 323	404 388
V Total net cash flows	6 864 725	14 802 701	1 499 732	3 157 573
VI Profit of the period attributable to non-controlling interests	90 000	166 218	19 662	35 456
VII Profit per share in PLN/EUR	37,68	18,55	8,23	3,96
VIII Diluted earnings per share in PLN/EUR	37,68	18,55	8,23	3,96
Condensed interim separate financial statements of Santander Bank Polska S.A.				
I Net interest income	8 462 281	5 621 035	1 848 749	1 199 026
II Net fee and commission income	1 782 469	1 739 266	389 415	371 004
III Profit before tax	5 073 176	2 452 767	1 108 334	523 201
IV Net profit for the period	3 780 924	1 650 017	826 016	351 966
V Total net cash flows	6 619 275	14 978 261	1 446 109	3 195 022
VI Profit per share in PLN/EUR	37,00	16,15	8,08	3,44
VII Diluted earnings per share in PLN/EUR	37,00	16,15	8,08	3,44

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	PLN k		EUR k	
	30.09.2023	31.12.2022	30.09.2023	31.12.2022
Condensed consolidated financial statements of Santander Bank Polska Group				
I Total assets	278 049 339	259 167 215	59 981 305	55 260 712
II Deposits from banks	3 788 309	4 031 252	817 221	859 560
III Deposits from customers	210 038 315	196 496 806	45 309 844	41 897 867
IV Total liabilities	242 749 594	229 051 877	52 366 381	48 839 395
V Total equity	35 299 745	30 115 338	7 614 925	6 421 318
VI Non-controlling interests in equity	1 917 265	1 797 255	413 596	383 218
VII Number of shares	102 189 314	102 189 314		
VIII Net book value per share in PLN/EUR	345,43	294,70	74,52	62,84
IX Capital ratio	20,61%	21,13%*		
X Declared or Paid dividend per share in PLN/EUR	-**	2,68	-**	0,57
Condensed interim separate financial statements of Santander Bank Polska S.A.				
I Total assets	254 757 593	238 098 041	54 956 768	50 768 255
II Deposits from banks	2 558 775	2 245 128	551 984	478 716
III Deposits from customers	196 815 498	185 655 260	42 457 395	39 586 187
IV Total liabilities	223 561 046	211 802 781	48 226 992	45 161 471
V Total equity	31 196 547	26 295 260	6 729 775	5 606 785
VI Number of shares	102 189 314	102 189 314		
VII Net book value per share in PLN/EUR	305,28	257,32	65,86	54,87
VIII Capital ratio	23,96%	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 30.09.2023: EUR 1 = PLN 4,6356 and as at 31.12.2022: EUR 1 = PLN 4,6899
- for profit and loss items – as at 30.09.2023 - 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 4,5773; 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 30.09.2023, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 189/A/NBP/2023 dd. 29.09.2023.