

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	1.01.2021-	1.01.2020-	1.01.2021-	1.01.2020-
	31.03.2021	31.03.2020	31.03.2021	31.03.2020
Consolidated financial statements of Santander Bank Polska Group				
I Net interest income	1 376 958	1 636 313	301 165	372 202
II Net fee and commission income	611 274	538 244	133 697	122 431
III Profit before tax	361 526	384 954	79 072	87 563
IV Net profit attributable to owners of the parent entity	151 753	170 934	33 191	38 881
V Total net cash flows	2 422 065	(2 188 726)	529 749	(497 856)
VI Profit of the period attributable to non-controlling interests	41 105	61 943	8 990	14 090
VII Profit per share in PLN/EUR	1,49	1,67	0,33	0,38
VIII Diluted earnings per share in PLN/EUR	1,49	1,67	0,33	0,38
Stand alone financial statements of Santander Bank Polska S.A.				
I Net interest income	1 030 054	1 230 415	225 291	279 875
II Net fee and commission income	520 963	429 795	113 944	97 763
III Profit before tax	169 533	183 755	37 080	41 798
IV Profit for the period	47 011	66 708	10 282	15 174
V Total net cash flows	2 561 772	(2 411 373)	560 305	(548 501)
VI Profit per share in PLN/EUR	0,46	0,65	0,10	0,15
VII Diluted earnings per share in PLN/EUR	0,46	0,65	0,10	0,15

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	31.03.2021	31.12.2020	31.03.2021	31.12.2020
	Consolidated financial statements of Santander Bank Polska Group			
I Total assets	238 243 006	229 311 309	51 121 817	49 690 411
II Deposits from banks	5 387 105	5 373 312	1 155 957	1 164 365
III Deposits from customers	179 484 645	171 522 255	38 513 539	37 167 863
IV Total liabilities	209 154 617	200 653 319	44 880 076	43 480 393
V Total equity	29 088 389	28 657 990	6 241 742	6 210 018
VI Non-controlling interests in equity	1 704 008	1 663 240	365 643	360 414
VII Number of shares	102 189 314	102 189 314		
VIII Net book value per share in PLN/EUR	284,65	280,44	61,08	60,77
IX Capital ratio	20,89%	20,42%*		
X Declared or Paid dividend per share in PLN/EUR	-.**	-	-.**	-
Stand alone financial statements of Santander Bank Polska S.A.				
I Total assets	211 043 892	203 140 470	45 285 473	44 019 344
II Deposits from banks	2 461 920	2 993 349	528 275	648 641
III Deposits from customers	169 722 329	161 133 491	36 418 756	34 916 679
IV Total liabilities	185 343 792	177 717 626	39 770 786	38 510 364
V Total equity	25 700 100	25 422 844	5 514 688	5 508 981
VI Number of shares	102 189 314	102 189 314		
VII Net book value per share in PLN/EUR	251,49	248,78	53,96	53,91
VIII Capital ratio	24,22%	23,90%*		
IX Declared or Paid dividend per share in PLN/EUR	-.**	-	-.**	-

*Data in relevant period include profits included in own funds based on the decisions of the Polish Financial Supervision Authority and the applicable EBA requirements.

**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 31.03.2021: EUR 1 = PLN 4.6603 and as at 31.12.2020: EUR 1 = PLN 4,6148
- for profit and loss items – 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 Q1 2021: EUR 1 = PLN 4.5721; 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 Q1 2020: EUR 1 = PLN 4.3963

As at 31.03.2021, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 062/A/NBP/2021 dd. 31.03.2021.