

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	1.01.2021-	1.01.2020-	1.01.2021-	1.01.2020-
	30.09.2021	30.09.2020	30.09.2021	30.09.2020
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Net interest income	4 231 941	4 477 430	928 363	1 007 976
II Net fee and commission income	1 846 207	1 582 805	405 003	356 327
III Profit before tax	1 609 898	1 619 301	353 164	364 543
IV Net profit attributable to owners of Santander Bank Polska SA	918 126	955 621	201 410	215 133
V Total net cash flows	(5 435 680)	(11 394 522)	(1 192 427)	(2 565 178)
VI Profit of the period attributable to non-controlling interests	125 085	164 365	27 440	37 002
VII Profit per share in PLN/EUR	8,98	9,36	1,97	2,11
VIII Diluted earnings per share in PLN/EUR	8,98	9,35	1,97	2,10
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Net interest income	3 169 999	3 325 931	695 404	748 746
II Net fee and commission income	1 569 668	1 273 862	344 339	286 777
III Profit before tax	1 215 100	1 112 669	266 557	250 488
IV Profit for the period	772 783	735 551	169 526	165 590
V Total net cash flows	(5 214 524)	(11 419 185)	(1 143 912)	(2 570 731)
VI Profit per share in PLN/EUR	7,56	7,20	1,66	1,62
VII Diluted earnings per share in PLN/EUR	7,56	7,20	1,66	1,62

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	30.09.2021	31.12.2020	30.09.2021	31.12.2020
	<b>Consolidated financial statements of Santander Bank Polska Group</b>			
I Total assets	233 653 251	229 311 309	50 433 476	49 690 411
II Deposits from banks	3 671 924	5 373 312	792 576	1 164 365
III Deposits from customers	177 320 494	171 522 255	38 274 190	37 167 863
IV Total liabilities	204 664 872	200 653 319	44 176 406	43 480 393
V Total equity	28 988 379	28 657 990	6 257 070	6 210 018
VI Non-controlling interests in equity	1 709 474	1 663 240	368 986	360 414
VII Number of shares	102 189 314	102 189 314		
VIII Net book value per share in PLN/EUR	283,67	280,44	61,23	60,77
IX Capital ratio	20,38%	20,42%*		
X Declared or Paid dividend per share in PLN/EUR	2,16**	-	0,47	-
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Total assets	205 929 832	203 140 470	44 449 445	44 019 344
II Deposits from banks	1 588 163	2 993 349	342 801	648 641
III Deposits from customers	167 452 129	161 133 491	36 144 128	34 916 679
IV Total liabilities	180 377 142	177 717 626	38 933 960	38 510 364
V Total equity	25 552 690	25 422 844	5 515 485	5 508 981
VI Number of shares	102 189 314	102 189 314		
VII Net book value per share in PLN/EUR	250,05	248,78	53,97	53,91
VIII Capital ratio	23,45%	23,90%*		
IX Declared or Paid dividend per share in PLN/EUR	2,16**	-	0,47	-

\*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 41.

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

- for balance sheet items – average NBP exchange rate as at 30.09.2021: EUR 1 = PLN 4,6329 and as at 31.12.2020: EUR 1 = PLN 4.6148
- for profit and loss items – 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 30.09.2020 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2020: EUR 1 = PLN 4.4420

As at 30.09.2021, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 190/A/NBP/2021 dd. 30.09.2021.