

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	01.01.2018-	01.01.2017-	01.01.2018-	01.01.2017-
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Consolidated financial statements of Santander Bank Polska Group				
I Net interest income	4 208 252	3 897 449	989 362	915 625
II Net fee and commission income	1 560 524	1 497 740	366 880	351 863
III Profit before tax	2 381 514	2 495 302	559 895	586 220
IV Net profit attributable to owners of Santander Bank Polska SA	1 569 134	1 664 063	368 904	390 937
V Total net cash flows	3 235 713	(3 303 647)	760 718	(776 123)
VI Profit of the period attributable to non-controlling interests	260 350	230 080	61 208	54 053
VII Profit per share in PLN/EUR	15,80	16,64	3,71	3,91
VIII Diluted earnings per share in PLN/EUR	15,77	16,63	3,71	3,91
Stand alone financial statements of Santander Bank Polska S.A.				
I Net interest income	2 971 006	2 799 854	698 485	657 768
II Net fee and commission income	1 201 493	1 278 036	282 472	300 248
III Profit before tax	1 899 330	1 909 913	446 533	448 694
IV Profit for the period	1 516 033	1 466 993	356 420	344 640
V Total net cash flows	3 163 981	(3 121 091)	743 854	(733 236)
VI Profit per share in PLN/EUR	15,32	14,67	3,60	3,45
VII Diluted earnings per share in PLN/EUR	15,34	14,66	3,61	3,44

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	PLN k		EUR k	
	30.09.2018	31.12.2017	30.09.2018	31.12.2017
	Consolidated financial statements of Santander Bank Polska Group			
I Total assets	177 399 883	152 674 444	41 532 023	36 604 676
II Deposits from banks	3 646 033	2 783 083	853 592	667 262
III Deposits from customers	124 629 188	111 481 135	29 177 597	26 728 316
IV Total liabilities	152 853 003	129 330 815	35 785 223	31 007 892
V Total equity	24 546 880	23 343 629	5 746 800	5 596 785
VI Non-controlling interests in equity	1 489 854	1 436 409	348 798	344 388
VII Number of shares	99 333 481	99 333 481	-	-
VIII Net book value per share in PLN/EUR	247,12	235,00	57,85	56,34
IX Capital ratio	17,61%	16,69%	-	-
X Declared or paid dividend per share in PLN/EUR*	3,10	5,40	0,73	1,27
Stand alone financial statements of Santander Bank Polska S.A.				
I Total assets	156 214 713	132 863 268	36 572 251	31 854 820
II Deposits from banks	1 683 343	1 414 448	394 096	339 123
III Deposits from customers	114 933 480	102 155 522	26 907 684	24 492 441
IV Total liabilities	134 254 332	112 024 431	31 430 990	26 858 575
V Total equity	21 960 381	20 838 837	5 141 261	4 996 245
VI Number of shares	99 333 481	99 333 481	-	-
VII Net book value per share in PLN/EUR	221,08	209,79	51,76	50,30
VIII Capital ratio	20,30%	18,95%	-	-
IX Declared or paid dividend per share in PLN/EUR*	3,10	5,40	0,73	1,27

* Detailed information are described in Note 45.

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

- for balance sheet items – average NBP exchange rate as at 28.09.2018: EUR 1 = PLN 4.2714 and as at 29.12.2017: EUR 1 = PLN 4.1709
- for profit and loss items – as at 30.09.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2018: EUR 1 = PLN 4.2535; as at 30.09.2017 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2017: EUR 1 = PLN 4.2566.

As at 30.09.2018, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 189/A/NBP/2018 dd. 28.09.2018.