

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	1.01.2020-30.09.2020	1.01.2019-30.09.2019* restated	1.01.2020-30.09.2020	1.01.2019-30.09.2019* restated
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Net interest income	4 477 430	4 933 166	1 007 976	1 144 958
II Net fee and commission income	1 582 805	1 586 466	356 327	368 209
III Profit before tax	1 619 301	2 488 040	364 543	577 459
IV Net profit attributable to owners of Santander Bank Polska SA	955 621	1 631 313	215 133	378 618
V Total net cash flows	(11 394 522)	(8 077 035)	(2 565 178)	(1 874 631)
VI Profit of the period attributable to non-controlling interests	164 365	238 395	37 002	55 330
VII Profit per share in PLN/EUR	9,36	15,98	2,11	3,71
VIII Diluted earnings per share in PLN/EUR	9,35	15,97	2,10	3,71
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Net interest income	3 325 931	3 591 845	748 746	833 645
II Net fee and commission income	1 273 862	1 278 472	286 777	296 726
III Profit before tax	1 112 669	2 149 968	250 488	498 995
IV Profit for the period	735 551	1 705 081	165 590	395 739
V Total net cash flows	(11 419 185)	(7 983 303)	(2 570 731)	(1 852 876)
VI Profit per share in PLN/EUR	7,20	16,70	1,62	3,88
VII Diluted earnings per share in PLN/EUR	7,20	16,69	1,62	3,87

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	PLN k		EUR k	
	30.09.2020	31.12.2019	30.09.2020	31.12.2019
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Total assets	222 833 964	209 476 166	49 225 494	49 190 129
II Deposits from banks	5 188 853	5 031 744	1 146 252	1 181 577
III Deposits from customers	166 726 404	156 480 343	36 830 963	36 745 413
IV Total liabilities	194 377 935	182 496 656	42 939 369	42 854 680
V Total equity	28 456 029	26 979 510	6 286 125	6 335 449
VI Non-controlling interests in equity	1 629 539	1 547 523	359 976	363 396
VII Number of shares	102 189 314	102 088 305		
VIII Net book value per share in PLN/EUR	278,46	264,28	61,51	62,06
IX Capital ratio	18,70%	17,07%		
X Declared or Paid dividend per share in PLN/EUR*	-**	19,72	-**	4,58
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Total assets	196 767 454	181 471 487	44 058 991	42 613 946
II Deposits from banks	2 947 602	1 506 141	660 009	353 679
III Deposits from customers	155 706 082	144 760 017	34 864 774	33 993 194
IV Total liabilities	171 430 212	157 293 901	38 385 627	36 936 457
V Total equity	25 337 242	24 177 586	5 673 364	5 677 489
VI Number of shares	102 189 314	102 088 305		
VII Net book value per share in PLN/EUR	247,94	236,83	55,52	55,61
VIII Capital ratio	21,51%	19,58%		
IX Declared or Paid dividend per share in PLN/EUR*	-**	19,72	-**	4,58

\* Detailed information are described in Note 2.4.

\*\*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 30.09.2020: EUR 1 = PLN 4.5268 and as at 31.12.2019: EUR 1 = PLN 4.2585
- for profit and loss items – 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 30.09.2019 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2019: EUR 1 = PLN 4.3086

As at 30.09.2020, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 191/A/NBP/2020 dd. 30.09.2020.