

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	1.01.2023-30.06.2023	1.01.2022-30.06.2022	1.01.2023-30.06.2023	1.01.2022-30.06.2022
Condensed consolidated financial statements of Santander Bank Polska Group				
I Net interest income	6 292 470	5 178 794	1 364 073	1 115 470
II Net fee and commission income	1 339 964	1 281 428	290 476	276 009
III Profit before tax	3 212 208	2 472 694	696 338	532 598
IV Net profit attributable to owners of the parent entity	2 322 216	1 616 390	503 407	348 157
V Total net cash flows	(323 704)	(6 544 346)	(70 172)	(1 409 599)
VI Profit of the period attributable to non-controlling interests	41 245	123 875	8 941	26 682
VII Profit per share in PLN/EUR	22,72	15,82	4,93	3,41
VIII Diluted earnings per share in PLN/EUR	22,72	15,82	4,93	3,41
Condensed interim separate financial statements of Santander Bank Polska S.A.				
I Net interest income	5 495 770	4 379 583	1 191 366	943 327
II Net fee and commission income	1 195 656	1 142 844	259 193	246 159
III Profit before tax	3 185 914	2 120 105	690 638	456 653
IV Net profit for the period	2 373 370	1 476 210	514 496	317 964
V Total net cash flows	(141 837)	(6 281 575)	(30 747)	(1 353 000)
VI Profit per share in PLN/EUR	23,23	14,45	5,04	3,11
VII Diluted earnings per share in PLN/EUR	23,23	14,45	5,04	3,11

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	PLN k		EUR k	
	30.06.2023	31.12.2022	30.06.2023	31.12.2022
Condensed consolidated financial statements of Santander Bank Polska Group				
I Total assets	263 777 159	259 167 215	59 271 770	55 260 712
II Deposits from banks	4 419 555	4 031 252	993 091	859 560
III Deposits from customers	200 655 621	196 496 806	45 088 111	41 897 867
IV Total liabilities	230 369 016	229 051 877	51 764 828	48 839 395
V Total equity	33 408 143	30 115 338	7 506 942	6 421 318
VI Non-controlling interests in equity	1 831 379	1 797 255	411 518	383 218
VII Number of shares	102 189 314	102 189 314		
VIII Net book value per share in PLN/EUR	326,92	294,70	73,46	62,84
IX Capital ratio	20,77%	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	240 758 094	238 098 041	54 099 295	50 768 255
II Deposits from banks	2 286 790	2 245 128	513 851	478 716
III Deposits from customers	188 047 093	185 655 260	42 254 925	39 586 187
IV Total liabilities	211 210 475	211 802 781	47 459 829	45 161 471
V Total equity	29 547 619	26 295 260	6 639 467	5 606 785
VI Number of shares	102 189 314	102 189 314		
VII Net book value per share in PLN/EUR	289,15	257,32	64,97	54,87
VIII Capital ratio	24,45%	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 44.

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

- for balance sheet items – average NBP exchange rate as at 30.06.2023: EUR 1 = PLN 4,4503 and as at 31.12.2022: EUR 1 = PLN 4,6899
- for profit and loss items – as at 30.06.2023 - 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 4,6130; as at 30.06.2022 - 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 4,6427

As at 30.06.2023, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 125/A/NBP/2023 dd. 30.06.2023.