

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	1.01.2020-30.06.2020	1.01.2019-30.06.2019* restated	1.01.2020-30.06.2020	1.01.2019-30.06.2019* restated
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Net interest income	3 094 748	3 232 132	696 811	753 762
II Net fee and commission income	1 030 075	1 042 419	231 931	243 101
III Profit before tax	889 874	1 481 104	200 363	345 407
IV Net profit attributable to owners of Santander Bank Polska SA	475 787	935 472	107 128	218 160
V Total net cash flows	(4 689 861)	(8 602 253)	(1 055 966)	(2 006 122)
VI Profit of the period attributable to non-controlling interests	104 231	155 009	23 469	36 149
VII Profit per share in PLN/EUR	4,66	9,16	1,05	2,14
VIII Diluted earnings per share in PLN/EUR	4,66	9,16	1,05	2,14
<b>Stand alone financial statements of Santander Bank Polska S.A.</b>				
I Net interest income	2 290 146	2 346 783	515 648	547 291
II Net fee and commission income	835 674	840 361	188 160	195 980
III Profit before tax	621 321	1 436 959	139 896	335 112
IV Profit for the period	384 861	1 157 210	86 655	269 872
V Total net cash flows	(4 773 977)	(8 565 723)	(1 074 905)	(1 997 603)
VI Profit per share in PLN/EUR	3,77	11,34	0,85	2,64
VII Diluted earnings per share in PLN/EUR	3,77	11,33	0,85	2,64

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k	
	30.06.2020	31.12.2019	30.06.2020	31.12.2019
<b>Consolidated financial statements of Santander Bank Polska Group</b>				
I Total assets	221 609 230	209 476 166	49 621 413	49 190 129
II Deposits from banks	5 370 650	5 031 744	1 202 564	1 181 577
III Deposits from customers	165 889 547	156 480 343	37 144 995	36 745 413
IV Total liabilities	193 721 721	182 496 656	43 377 009	42 854 680
V Total equity	27 887 509	26 979 510	6 244 404	6 335 449
VI Non-controlling interests in equity	1 569 667	1 547 523	351 470	363 396
VII Number of shares	102 088 305	102 088 305		
VIII Net book value per share in PLN/EUR	273,17	264,28	61,17	62,06
IX Capital ratio	18,76%	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	194 302 696	181 471 487	43 507 097	42 613 946
II Deposits from banks	2 100 031	1 506 141	470 226	353 679
III Deposits from customers	154 407 464	144 760 017	34 573 996	33 993 194
IV Total liabilities	169 343 339	157 293 901	37 918 347	36 936 457
V Total equity	24 959 357	24 177 586	5 588 750	5 677 489
VI Number of shares	102 088 305	102 088 305		
VII Net book value per share in PLN/EUR	244,49	236,83	54,74	55,61
VIII Capital ratio	21,52%	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 30.06.2020: EUR 1 = PLN 4.4660 and as at 31.12.2019: EUR 1 = PLN 4.2585
- for profit and loss items – as at 30.06.2020 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in H1 2020: EUR 1 = PLN 4.4413; as at 30.06.2019 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in H1 2019: EUR 1 = PLN 4.2880

As at 30.06.2020, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 125/A/NBP/2020 dd. 30.06.2020.