

**FINANCIAL HIGHLIGHTS**

	PLN k		EUR k		
	31.12.2019	31.12.2018* restated	31.12.2019	31.12.2018* restated	
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Net interest income	6 580 169	5 742 405	1 529 632	1 345 803
II	Net fee and commission income	2 128 172	2 057 802	494 717	482 271
III	Profit before tax	3 244 596	3 424 284	754 241	802 523
IV	Net profit attributable to owners of Santander Bank Polska SA	2 138 347	2 363 354	497 082	553 881
V	Total net cash flows	(2 156 672)	11 374 310	( 501 342)	2 665 708
VI	Total assets	209 476 166	206 656 303	49 190 129	48 059 605
VII	Deposits from banks	5 031 744	2 832 928	1 181 577	658 820
VIII	Deposits from customers	156 480 343	149 616 658	36 745 413	34 794 572
IX	Total liabilities	182 496 656	180 061 602	42 854 680	41 874 791
X	Total equity	26 979 510	26 594 701	6 335 449	6 184 814
XI	Non-controlling interests in equity	1 547 523	1 564 184	363 396	363 764
XII	Profit of the period attributable to non-controlling	305 761	333 791	71 077	78 228
XIII	Number of shares	102 088 305	102 088 305		
XIV	Net book value per share in PLN/EUR	264,28	260,51	62,06	60,58
XV	Capital ratio	17,07%	15,98%		
XVI	Profit per share in PLN/EUR	20,95	23,70	4,87	5,55
XVII	Diluted earnings per share in PLN/EUR	20,92	23,66	4,86	5,55
XVIII	Declared or paid dividend per share in PLN/EUR*	19,72	3,10	4,58	0,73

\* Detailed information are described in Note 55.

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

- for balance sheet items – average NBP exchange rate as at 31.12.2019: EUR 1 = PLN 4.2585 and as at 31.12.2018: EUR 1 = PLN 4.3000
- for profit and loss items – as at 31.12.2019 - 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 4.3018; as at 31.12.2018 - 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 4.2669

As at 31.12.2019, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 251/A/NBP/2019 dd. 31.12.2019.