

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	1.01.2022- 30.06.2022	1.01.2021- 30.06.2021 restated	1.01.2022- 30.06.2022	1.01.2021- 30.06.2021 restated
Consolidated financial statements of Santander Bank Polska Group				
I Net interest income	5 178 794	2 786 535	1 115 470	612 802
II Net fee and commission income	1 281 428	1 211 354	276 009	266 396
III Profit before tax	2 472 694	792 410	532 598	174 263
IV Net profit attributable to owners of the parent entity	1 616 390	374 297	348 157	82 314
V Total net cash flows	(6 544 346)	(7 314 600)	(1 409 599)	(1 608 594)
VI Profit of the period attributable to non-controlling interests	123 875	64 083	26 682	14 093
VII Profit per share in PLN/EUR	15,82	3,66	3,41	0,80
VIII Diluted earnings per share in PLN/EUR	15,82	3,66	3,41	0,80
Stand alone financial statements of Santander Bank Polska S.A.				
I Net interest income	4 379 583	2 093 632	943 327	460 422
II Net fee and commission income	1 142 844	1 033 049	246 159	227 184
III Profit before tax	2 120 105	630 916	456 653	138 748
IV Profit for the period	1 476 210	347 085	317 964	76 329
V Total net cash flows	(6 281 575)	(7 037 358)	(1 353 000)	(1 547 624)
VI Profit per share in PLN/EUR	14,45	3,40	3,11	0,75
VII Diluted earnings per share in PLN/EUR	14,45	3,40	3,11	0,75

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	PLN k		EUR k	
	30.06.2022	31.12.2021 restated	30.06.2022	31.12.2021 restated
Consolidated financial statements of Santander Bank Polska Group				
I Total assets	246 504 606	243 017 264	52 665 172	52 836 732
II Deposits from banks	4 865 023	4 400 138	1 039 402	956 677
III Deposits from customers	183 536 302	185 373 443	39 212 131	40 303 832
IV Total liabilities	218 039 887	215 803 688	46 583 747	46 919 965
V Total equity	28 464 719	27 213 576	6 081 425	5 916 767
VI Non-controlling interests in equity	1 691 689	1 681 896	361 426	365 677
VII Number of shares	102 189 314	102 189 314		
VIII Net book value per share in PLN/EUR	278,55	266,31	59,51	57,90
IX Capital ratio	19,18%	19,05%*		
X Declared or Paid dividend per share in PLN/EUR	2,68**	2,16	0,58	0,47
Stand alone financial statements of Santander Bank Polska S.A.				
I Total assets	224 845 474	216 715 146	48 037 746	47 118 134
II Deposits from banks	1 770 106	1 337 573	378 179	290 815
III Deposits from customers	173 722 678	175 354 581	37 115 472	38 125 534
IV Total liabilities	199 853 900	192 887 794	42 698 351	41 937 599
V Total equity	24 991 574	23 827 352	5 339 395	5 180 535
VI Number of shares	102 189 314	102 189 314		
VII Net book value per share in PLN/EUR	244,56	233,17	52,25	50,70
VIII Capital ratio	21,75%	21,56%*		
IX Declared or Paid dividend per share in PLN/EUR	2,68**	2,16	0,58	0,47

*including profits allocated to own funds in accordance with the KNF decision and relevant EBA guidelines

**Detailed information are described in Note 43.

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

- for balance sheet items – average NBP exchange rate as at 30.06.2022: EUR 1 = PLN 4,6806 and as at 31.12.2021: EUR 1 = PLN 4.5994
- for profit and loss items – 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 30.06.2021 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2021: EUR 1 = PLN 4.5472

As at 30.06.2022, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 125/A/NBP/2022 dd. 30.06.2022.