

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	1.01.2021- 30.06.2021	1.01.2020- 30.06.2020	1.01.2021- 30.06.2021	1.01.2020- 30.06.2020
Consolidated financial statements of Santander Bank Polska Group				
I Net interest income	2 788 046	3 094 748	613 135	696 811
II Net fee and commission income	1 211 354	1 030 075	266 396	231 931
III Profit before tax	792 410	889 874	174 263	200 363
IV Net profit attributable to owners of Santander Bank Polska SA	374 297	475 787	82 314	107 128
V Total net cash flows	(7 314 600)	(4 689 861)	(1 608 594)	(1 055 966)
VI Profit of the period attributable to non-controlling interests	64 083	104 231	14 093	23 469
VII Profit per share in PLN/EUR	3,66	4,66	0,80	1,05
VIII Diluted earnings per share in PLN/EUR	3,66	4,66	0,80	1,05
Stand alone financial statements of Santander Bank Polska S.A.				
I Net interest income	2 095 143	2 290 146	460 755	515 648
II Net fee and commission income	1 033 049	835 674	227 184	188 160
III Profit before tax	630 916	621 321	138 748	139 896
IV Profit for the period	347 085	384 861	76 329	86 655
V Total net cash flows	(7 037 358)	(4 773 977)	(1 547 624)	(1 074 905)
VI Profit per share in PLN/EUR	3,40	3,77	0,75	0,85
VII Diluted earnings per share in PLN/EUR	3,40	3,77	0,75	0,85

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020
Consolidated financial statements of Santander Bank Polska Group				
I Total assets	231 378 541	229 311 309	51 180 884	49 690 411
II Deposits from banks	4 212 994	5 373 312	931 913	1 164 365
III Deposits from customers	173 180 148	171 522 255	38 307 412	37 167 863
IV Total liabilities	202 446 147	200 653 319	44 781 045	43 480 393
V Total equity	28 932 394	28 657 990	6 399 839	6 210 018
VI Non-controlling interests in equity	1 648 147	1 663 240	364 570	360 414
VII Number of shares	102 189 314	102 189 314		
VIII Net book value per share in PLN/EUR	283,13	280,44	62,63	60,77
IX Capital ratio	21,16%	20,42%*		
X Declared or Paid dividend per share in PLN/EUR*	-**	-	-**	-
Stand alone financial statements of Santander Bank Polska S.A.				
I Total assets	203 892 451	203 140 470	45 100 967	44 019 344
II Deposits from banks	1 544 847	2 993 349	341 720	648 641
III Deposits from customers	163 499 074	161 133 491	36 165 960	34 916 679
IV Total liabilities	178 211 406	177 717 626	39 420 325	38 510 364
V Total equity	25 681 045	25 422 844	5 680 642	5 508 981
VI Number of shares	102 189 314	102 189 314		
VII Net book value per share in PLN/EUR	251,31	248,78	55,59	53,91
VIII Capital ratio	24,41%	23,90%*		
IX Declared or Paid dividend per share in PLN/EUR*	-**	-	-**	-

*Data in relevant period include profits included in own funds based on the decisions of the Polish Financial Supervision Authority and the applicable EBA requirements.

**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 30.06.2021: EUR 1 = PLN 4.5208 and as at 31.12.2020: EUR 1 = PLN 4.6148
- for profit and loss items – 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 H1 2021: EUR 1 = PLN 4.5472; 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 30.06.2021, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 124/A/NBP/2021 dd. 30.06.2021.