

FINANCIAL HIGHLIGHTS

	PLN k		EUR k		
	01.01.2024- 31.03.2024	01.01.2023- 31.03.2023*	01.01.2024- 31.03.2024	01.01.2023- 31.03.2023*	
Consolidated financial statements of Santander Bank Polska Group					
I	Net interest income	3 387 338	3 092 291	783 906	657 864
II	Net fee and commission income	728 555	662 395	168 604	140 920
III	Profit before tax	2 096 647	1 656 008	485 211	352 305
IV	Net profit attributable to owners of the parent entity	1 564 744	1 191 990	362 117	253 588
V	Total net cash flows	(5 223 979)	(5 620 409)	(1 208 947)	(1 195 704)
VI	Profit of the period attributable to non-controlling interests	32 830	24 819	7 598	5 280
VII	Profit per share in PLN/EUR	15,31	11,66	3,54	2,48
VIII	Diluted earnings per share in PLN/EUR	15,31	11,66	3,54	2,48
Separate financial statements of Santander Bank Polska S.A.					
I	Net interest income	2 930 501	2 701 891	678 184	574 809
II	Net fee and commission income	640 044	598 991	148 121	127 431
III	Profit before tax	1 923 700	1 503 411	445 188	319 841
IV	Profit for the period	1 472 646	1 103 199	340 803	234 698
V	Total net cash flows	(4 822 998)	(5 705 020)	(1 116 151)	(1 213 705)
VI	Profit per share in PLN/EUR	14,41	10,80	3,33	2,30
VIII	Diluted earnings per share in PLN/EUR	14,41	10,80	3,33	2,30

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	PLN k		EUR k		
	31.03.2024	31.12.2023	31.03.2024	31.12.2023	
Consolidated financial statements of Santander Bank Polska Group					
I	Total assets	280 024 890	276 651 885	65 108 440	63 627 388
II	Deposits from banks	4 216 870	4 156 453	980 462	955 946
III	Deposits from customers	210 308 153	209 277 356	48 898 638	48 131 867
IV	Total liabilities	245 009 862	242 960 867	56 967 114	55 878 764
V	Total equity	35 015 028	33 691 018	8 141 326	7 748 624
VI	Non-controlling interests in equity	1 958 929	1 928 373	455 470	443 508
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	342,65	329,69	79,67	75,83
IX	Capital ratio	17,81%	18,56%		
X	Declared or paid dividend per share in PLN/EUR	44,63**	23,25	10,33**	5,13
Separate financial statements of Santander Bank Polska S.A.					
I	Total assets	255 686 960	252 401 201	59 449 641	58 049 954
II	Deposits from banks	2 885 644	2 668 293	670 940	613 683
III	Deposits from customers	196 580 275	195 365 937	45 706 776	44 932 368
IV	Total liabilities	225 000 451	222 915 704	52 314 737	51 268 561
V	Total equity	30 686 509	29 485 497	7 134 904	6 781 393
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	300,29	288,54	69,82	66,36
VIII	Capital ratio	20,14%	21,24%		
IX	Declared or paid dividend per share in PLN/EUR	44,63**	23,25	10,33**	5,13

*Details in note 2.5

**Detailed information are described in note 43.

The following rates were applied to determine the key EUR amounts for selected financial statements line items:

- for balance sheet items – average NBP exchange rate as at 31.03.2024: EUR 1 = PLN 4,3009 and as at 31.12.2023: EUR 1 = PLN 4,3480
- for profit and loss items – as at 31.03.2024 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2024: EUR 1 = PLN 4,3211; as at 31.03.2023 - 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 4,7005

As at 31.03.2024, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 064/A/NBP/2024 dd. 29.03.2024.