

**FINANCIAL HIGHLIGHTS**

		PLN k		EUR k	
		1.01.2024- 30.09.2024	1.01.2023- 30.09.2023* restated	1.01.2024- 30.09.2024	1.01.2023- 30.09.2023* restated
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Net interest income	10 248 535	9 688 023	2 382 161	2 116 537
II	Net fee and commission income	2 183 500	2 006 904	507 531	438 447
III	Profit before tax	5 791 464	5 336 633	1 346 163	1 165 891
IV	Net profit attributable to owners of the parent entity	4 299 336	3 850 986	999 334	841 323
V	Total net cash flows	(10 309 206)	6 864 725	(2 396 264)	1 499 732
VI	Profit of the period attributable to non-controlling interests	32 434	90 000	7 539	19 662
VII	Profit per share in PLN/EUR	42,07	37,68	9,78	8,23
VIII	Diluted earnings per share in PLN/EUR	42,07	37,68	9,78	8,23
<b>Separate financial statements of Santander Bank Polska S.A.</b>					
I	Net interest income	8 807 919	8 462 281	2 047 306	1 848 749
II	Net fee and commission income	1 916 611	1 782 469	445 496	389 415
III	Profit before tax	5 634 219	5 073 176	1 309 613	1 108 334
IV	Profit for the period	4 268 269	3 780 924	992 113	826 016
V	Total net cash flows	(9 640 463)	6 619 275	(2 240 822)	1 446 109
VI	Profit per share in PLN/EUR	41,77	37,00	9,71	8,08
VIII	Diluted earnings per share in PLN/EUR	41,77	37,00	9,71	8,08

**FINANCIAL HIGHLIGHTS**

		PLN k		EUR k	
		30.09.2024	31.12.2023	30.09.2024	31.12.2023
<b>Consolidated financial statements of Santander Bank Polska Group</b>					
I	Total assets	290 926 142	276 651 885	67 987 694	63 627 388
II	Deposits from banks	4 280 116	4 156 453	1 000 237	955 946
III	Deposits from customers	217 769 851	209 277 356	50 891 508	48 131 867
IV	Total liabilities	256 998 788	242 960 867	60 059 075	55 878 764
V	Total equity	33 927 354	33 691 018	7 928 619	7 748 624
VI	Non-controlling interests in equity	1 925 939	1 928 373	450 080	443 508
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	332,00	329,69	77,59	75,83
IX	Capital ratio	17,43%	18,65%**		
X	Declared or paid dividend per share in PLN/EUR	44,63***	23,25	10,37***	5,13
<b>Separate financial statements of Santander Bank Polska S.A.</b>					
I	Total assets	264 286 112	252 401 201	61 762 079	58 049 954
II	Deposits from banks	3 072 836	2 668 293	718 103	613 683
III	Deposits from customers	202 225 428	195 365 937	47 258 869	44 932 368
IV	Total liabilities	234 618 530	222 915 704	54 828 943	51 268 561
V	Total equity	29 667 582	29 485 497	6 933 136	6 781 393
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	290,32	288,54	67,85	66,36
VIII	Capital ratio	19,55%	21,37%**		
IX	Declared or paid dividend per share in PLN/EUR	44,63***	23,25	10,37***	5,13

\*Details in note 2.5

\*\*Data include profits included in own funds, taking into account the applicable EBA guidelines

\*\*\*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 30.09.2024: EUR 1 = PLN 4,2791 and as at 31.12.2023: EUR 1 = PLN 4,3480
- for profit and loss items – as at 30.09.2024 - 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 4,3022; as at 30.09.2023 - 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 4,5773

As at 30.09.2024, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 190/A/NBP/2024 dd. 30.09.2024.