

FINANCIAL HIGHLIGHTS

		PLN k		EUR k	
		1.01.2025- 31.03.2025	1.01.2024- 31.03.2024	1.01.2025- 31.03.2025	1.01.2024- 31.03.2024
Consolidated financial statements of Santander Bank Polska Group					
I	Net interest income	3 598 024	3 387 338	859 784	783 906
II	Net fee and commission income	748 332	728 555	178 821	168 604
III	Profit before tax	2 332 225	2 096 647	557 309	485 211
IV	Net profit attributable to owners of the parent entity	1 733 624	1 564 744	414 267	362 117
V	Total net cash flows	937 252	(5 223 979)	223 966	(1 208 947)
VI	Profit of the period attributable to non-controlling interests	57 397	32 830	13 716	7 598
VII	Profit per share in PLN/EUR	16,96	15,31	4,05	3,54
VIII	Diluted earnings per share in PLN/EUR	16,96	15,31	4,05	3,54
Separate financial statements of Santander Bank Polska S.A.					
I	Net interest income	3 083 186	2 930 501	736 758	678 184
II	Net fee and commission income	670 074	640 044	160 121	148 121
III	Profit before tax	2 105 563	1 923 700	503 145	445 188
IV	Profit for the period	1 614 563	1 472 646	385 816	340 803
V	Total net cash flows	1 302 904	(4 822 998)	311 342	(1 116 151)
VI	Profit per share in PLN/EUR	15,80	14,41	3,78	3,33
VIII	Diluted earnings per share in PLN/EUR	15,80	14,41	3,78	3,33

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		PLN k		EUR k	
		31.03.2025	31.12.2024	31.03.2025	31.12.2024
Consolidated financial statements of Santander Bank Polska Group					
I	Total assets	313 716 818	304 373 920	74 981 911	71 231 903
II	Deposits from banks	5 325 734	5 148 660	1 272 911	1 204 929
III	Deposits from customers	237 078 916	232 028 762	56 664 575	54 301 138
IV	Total liabilities	277 157 238	269 932 734	66 243 753	63 171 714
V	Total equity	36 559 580	34 441 186	8 738 158	8 060 189
VI	Non-controlling interests in equity	1 980 415	1 913 719	473 342	447 863
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	357,76	337,03	85,51	78,87
IX	Capital ratio	18,10%	17,68%		
X	Declared or paid dividend per share in PLN/EUR	46,37*	44,63	11,08	10,37
Separate financial statements of Santander Bank Polska S.A.					
I	Total assets	285 215 125	276 090 920	68 169 680	64 612 900
II	Deposits from banks	2 768 294	3 050 432	661 654	713 885
III	Deposits from customers	220 906 269	215 776 367	52 799 127	50 497 629
IV	Total liabilities	253 067 511	245 863 553	60 486 032	57 538 861
V	Total equity	32 147 614	30 227 367	7 683 648	7 074 039
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	314,59	295,80	75,19	69,23
VIII	Capital ratio	20,10%	19,74%		
IX	Declared or paid dividend per share in PLN/EUR	46,37*	44,63	11,08	10,37

*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 31.03.2025: EUR 1 = PLN 4,1839 and as at 31.12.2024: EUR 1 = PLN 4,2730
- for profit and loss items – as at 31.03.2025 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2025: EUR 1 = PLN 4,1848; 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 31.03.2025, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 062/A/NBP/2025 dd. 31.03.2025.