	FINANCIAL HIGHLIGHTS	PLN k		EUR k	
		1.01.2019-30.09.2019	1.01.2018-30.09.2018	1.01.2019-30.09.2019	1.01.2018-30.09.2018
	Consolidated financial statements of Santander Bank Polska Group				
I	Net interest income	4 933 166	4 208 252	1 144 958	989 362
II	Net fee and commission income	1 586 466	1 560 524	368 209	366 880
III	Profit before tax	2 440 285	2 417 290	566 375	568 306
IV	Net profit attributable to owners of Santander Bank Polska SA	1 583 558	1 598 113	367 534	375 717
V	Total net cash flows	(6 666 815)	3 264 692	(1 547 327)	767 531
VI	Profit of the period attributable to non-controlling interests	238 395	260 350	55 330	61 208
VII	Profit per share in PLN/EUR	15,51	16,09	3,60	3,78
VIII	Diluted earnings per share in PLN/EUR	15,50	16,07	3,60	3,78
	Stand alone financial statements of Santander Bank Polska S.A.				
I	Net interest income	3 591 845	2 971 006	833 645	698 485
II	Net fee and commission income	1 278 472	1 201 493	296 726	282 472
III	Profit before tax	2 102 213	1 934 475	487 911	454 796
IV	Profit for the period	1 657 326	1 544 500	384 655	363 113
V	Total net cash flows	(6 573 083)	3 192 448	(1 525 573)	750 546
VI	Profit per share in PLN/EUR	16,23	15,55	3,77	3,66
VII	Diluted earnings per share in PLN/EUR	16,22	15,53	3,76	3,65

	FINANCIAL HIGHLIGHTS	PLN k		EUR k	
		30.09.2019	31.12.2018	30.09.2019	31.12.2018
	Consolidated financial statements of Santander Bank Polska Group				
I	Total assets	204 072 985	205 852 860	46 660 185	48 193 300
II	Deposits from banks	3 997 194	2 832 928	913 937	663 232
III	Deposits from customers	151 026 677	149 616 658	34 531 433	35 027 546
IV	Total liabilities	177 655 246	179 210 828	40 619 912	41 955 993
V	Total equity	26 417 739	26 642 032	6 040 273	6 237 307
VI	Non-controlling interests in equity	1 480 340	1 564 184	338 472	366 199
VII	Number of shares	102 088 305	102 088 305		
VIII	Net book value per share in PLN/EUR	258,77	260,97	59,17	61,10
IX	Capital ratio	16,14%	15,98%	-	-
X	Declared or Paid dividend per share in PLN/EUR*	19,72	3,10	4,58	0,73
	Stand alone financial statements of Santander Bank Polska S.A.				
I	Total assets	177 444 112	183 047 326	40 571 637	42 854 176
II	Deposits from banks	1 395 089	1 039 979	318 980	243 475
III	Deposits from customers	139 981 588	139 469 776	32 006 033	32 652 005
IV	Total liabilities	153 666 778	159 204 386	35 135 078	37 272 179
V	Total equity	23 777 334	23 842 940	5 436 559	5 581 997
VI	Number of shares	102 088 305	102 088 305		
VII	Net book value per share in PLN/EUR	232,91	233,55	53,25	54,68
VIII	Capital ratio	18,49%	18,04%	-	-
IX	Declared or Paid dividend per share in PLN/EUR*	19,72	3,10	4,58	0,73

* Detailed information is provided in Note 42.

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

- for balance sheet items – average NBP exchange rate as at 30.09.2019: EUR 1 = PLN 4.3736 and as at 31.12.2018: EUR 1 = PLN 4.3000
- for profit and loss items – as at 30.09.2019 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2019: EUR 1 = PLN 4.3086; as at 30.09.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2018: EUR 1 = PLN 4.2535.

As at 30.09.2019, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 189/A/NBP/2019 dd. 30.09.2019.