	FINANCIAL HIGHLIGHTS	PLN k		EUR k	
		1.01.2025-30.09.2025	1.01.2024-30.09.2024* represented	1.01.2025-30.09.2025	1.01.2024-30.09.2024* represented
	Consolidated financial statements of Santander Bank Polska Group				
I	Net interest income	9 548 963	9 068 141	2 253 975	2 107 792
II	Net fee and commission income	2 196 683	2 087 057	518 514	485 114
III	Profit before tax	6 439 349	5 783 197	1 519 969	1 344 242
IV	Net profit attributable to owners of the parent entity	4 640 421	4 299 336	1 095 343	999 335
V	Net profit attributable to owners of the parent entity from continuing operations	4 891 692	4 336 229	1 154 654	1 007 910
VI	Net profit(loss) attributable to owners of the parent entity from discontinued operations	(251 271)	(36 893)	(59 311)	(8 575)
VII	Profit of the period attributable to non-controlling interests	173 946	32 434	41 059	7 539
VIII	Total net cash flows	(3 242 103)	(10 309 206)	(765 279)	(2 396 264)
IX	Earnings per ordinary share in PLN/EUR	45,41	42,07	10,72	9,78
X	Diluted earnings per ordinary share in PLN/EUR	45,41	42,07	10,72	9,78
XI	Earnings per ordinary share from continuing operations in PLN/EUR	47,87	42,43	11,30	9,86
XII	Diluted earnings per ordinary share from continuing operations in PLN/EUR	47,87	42,43	11,30	9,86
	Separate financial statements of Santander Bank Polska S.A.				
I	Net interest income	9 264 430	8 807 919	2 186 812	2 047 306
II	Net fee and commission income	2 013 539	1 916 611	475 284	445 496
III	Profit before tax	6 248 908	5 634 219	1 475 017	1 309 613
IV	Profit for the period	4 405 851	4 268 269	1 039 974	992 113
V	Total net cash flows	(2 700 050)	(9 640 463)	(637 330)	(2 240 822)
VI	Profit per share in PLN/EUR	43,11	41,77	10,18	9,71
VII	Diluted earnings per share in PLN/EUR	43,11	41,77	10,18	9,71

* Data represented following the separation of the discontinued operations; details are presented in Note 29

	FINANCIAL HIGHLIGHTS	PLN k		EUR k	
		30.09.2025	31.12.2024	30.09.2025	31.12.2024
	Consolidated financial statements of Santander Bank Polska Group				
I	Total assets	317 448 627	304 373 920	74 357 872	71 231 903
II	Deposits from banks	3 563 482	5 148 660	834 695	1 204 929
III	Deposits from customers	220 946 737	232 028 762	51 753 663	54 301 138
IV	Total liabilities	282 087 385	269 932 734	66 074 999	63 171 714
V	Total equity	35 361 242	34 441 186	8 282 873	8 060 189
VI	Non-controlling interests	2 060 810	1 913 719	482 716	447 863
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	346,04	337,03	81,05	78,87
IX	Capital ratio	18,06%	17,99%**		
X	Declared or paid dividend per share in PLN/EUR	46,37***	44,63	10,95	10,37
	Separate financial statements of Santander Bank Polska S.A.				
I	Total assets	285 777 565	276 090 920	66 939 372	64 612 900
II	Deposits from banks	2 928 379	3 050 432	685 932	713 885
III	Deposits from customers	220 818 088	215 776 367	51 723 529	50 497 629
IV	Total liabilities	255 059 403	245 863 553	59 744 075	57 538 861
V	Total equity	30 718 162	30 227 367	7 195 297	7 074 039
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	300,60	295,80	70,41	69,23
VIII	Capital ratio	20,25%	20,15%**		
IX	Declared or paid dividend per share in PLN/EUR	46,37***	44,63	10,95	10,37

**The data includes 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 30.09.2025: EUR 1 = PLN 4,2692 and as at 31.12.2024: EUR 1 = PLN 4,2730
- for profit and loss items – as at 30.09.2025 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each of the nine months in 2025: EUR 1 = PLN 4,2365 ; as at 30.09.2024 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each of the nine months in 2024: EUR 1 = PLN 4,3022

As at 30.09.2025, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 189/A/NBP/2025 dd. 30.09.2025.