

SANTANDER BANK POLSKA SA

ISIN: PLBZ00000044 WKN: - Asset Class: **Stock**



Company Profile

Santander Bank Polska SA engages in the provision of banking and financial services. It operates through the following business segments: Retail Banking, Business and Corporate Banking, Corporate and Investment Banking, ALM (Assets and Liabilities Management) and Center, and Santander Consumer. The Retail Banking segment generates income from the sale of products and services to personal customers and small companies. The Business and Corporate Banking segment covers products and activities targeted at business entities, local governments and the public sector, including medium companies. The Corporate and Investment Banking segment derives income from the sale of products and services to the largest international and local corporations. The ALM and Center segment includes central operations such as financing of other group's segments, including liquidity, interest rate risk, and FX risk management. The Santander consumer segment focuses mainly on loan products such as car loans, credit cards, cash loans, installment loans, and lease products. The company was founded in 1857 and is headquartered in Warsaw, Poland.

Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2022		2021		2020	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	10,170,022,000		8,438,275,000		3,889,303,000	
Bonds	76,628,536,000		76,502,926,000		70,267,440,000	
Receivables	-		-		-	
Accrued liabilities		689,180,000		2,803,715,000		1,282,876,000
Liabilities		229,051,877,000		217,662,764,000		200,653,319,000
Liabilities to financial institutions		-		-		-
Common stock capital		1,021,893,000		1,021,893,000		1,021,893,000
Equity capital of a company		30,115,338,000		27,213,576,000		28,657,990,000
Total assets	259,167,215,000	259,167,215,000	244,876,340,000	244,876,340,000	229,311,309,000	229,311,309,000

Balance notes

	2022	2021	2020
Accounting standard	IFRS	IFRS	IFRS
Employees	-	11,323	12,616
Equity ratio	12.31%	11.80%	13.22%
Debt-equity ratio	712.12%	747.46%	656.27%

Others

	2022	2021	2020
Tax Expense Rate	31.49%	40.60%	35.87%

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Income statement

	2022	2021	2020
Net income	2,799,098,000	1,111,684,000	1,037,167,000
Net commission surplus	3,173,217,000	2,680,135,000	2,390,708,000
Net trading	-	-	-
Operating income before taxes	4,268,898,000	1,983,760,000	1,794,537,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	1,344,172,000	805,422,000	643,723,000
Result from investments in subsidiaries, associates and other	84,049,000	74,068,000	86,360,000

Board of Directors

Antonio Escámez Torres	Chairman of Supervisory Board
David Hexter	Member of Supervisory Board
Jerzy Surma	Member of Supervisory Board
Danuta Dabrowska	Member of Supervisory Board
Dominika Bettman	Member of Supervisory Board
Isabel Guerreiro	Member of Supervisory Board
John Patrick Power	Member of Supervisory Board
José Antonio García Cantera	Member of Supervisory Board
José Luis de Mora Gil-Gallardo	Member of Supervisory Board
Marynika Woroszyńska-Sapieha	Member of Supervisory Board

Members of Management Board

Michał Gajewski	Chairman of Managing Board
Agnieszka Dowzycka	Member of Executive Committee
Andrzej Burliga	Member of Executive Committee
Anna Katarzyna Andrzejak	Member of Executive Committee
Arkadiusz Wiktor Przybył	Member of Executive Committee
Artur Chodacki	Member of Executive Committee
Artur Sikora	Member of Executive Committee
Carlos Polaino Izquierdo	Member of Executive Committee
Dorota Izabela Strojewska	Member of Executive Committee
Jakub Biegunski	Member of Executive Committee
Juan de Porras Aguirre	Member of Executive Committee
Lech Galkowski	Member of Executive Committee
Maciej Reluga	Member of Executive Committee
Marcin Kuciapski	Member of Executive Committee
Marcin Prell	Member of Executive Committee
Patryk Nowakowski	Member of Executive Committee
Wojciech Skalski	Member of Executive Committee