Banco Santander Totta S.A.

Matriculado na Conservatória do Registo Comercial do Lisboa sob o nº 500 844 321
NIPC nº 500 844 321
LEI: 549300URJH9VSI58CS32
Capital Social:1.256.723.284 €
Sede: Rua do Ouro, 88 - 1100-063 Lisboa
Freguesia de Santa Maria Maior (Ex. Nicolau), Lisboa

ANNOUNCEMENT

Banco Santander Totta, S.A. informs it has been notified of the European Central Bank's (ECB) decision regarding minimum prudential requirements, to be fulfilled on a consolidated basis by Santander Totta SGPS, S.A., from the 1st of January 2021, based on the results of the Supervisory Review and Evaluation Process (SREP). Additionally, the Bank of Portugal informed about the Other Systemically Important Institutions (O-SII) buffer to be fulfilled by Santander Totta SGPS, S.A..

All requirements remain unchanged from those set for 2020.

The minimum own funds requirements to be observed from the referred date, calculated as a ratio of total Risk Weighted Assets (RWA), are as follows:

	Phased-in				**Fully implemented**				**Ratios as of 30-Sep-2020**	
		of which:				**of which:**				
	2021	**Pillar 1**	**Pillar 2**	**Buffers**	**2021**	**Pillar 1**	**Pillar 2**	**Buffers**	**Phased-in**	**Fully implemented**
CET1	8.219%	4.500%	0.844%	2.875%	8.344%	4.500%	0.844%	3.000%	21.33%	20.36%
T1	10.000%	6.000%	1.125%	2.875%	10.125%	6.000%	1.125%	3.000%	24.78%	23.82%
Total	12.375%	8.000%	1.500%	2.875%	12.500%	8.000%	1.500%	3.000%	25.18%	24.22%

The buffers include the capital conservation buffer (2.5%) and the O-SII buffer (0.375% phased-in and 0.5% fully loaded). The Pillar 2 requirement, defined under SREP, is 1.5%.

Considering the capital ratios calculated as of 30 September 2020, Santander Totta, SGPS, S.A., complies with the minimum capital requirements for CET1 (Common Equity Tier 1), Tier 1 and total ratios.

Lisboa, 11 December 2020

Banco Santander Totta, S.A.