

Banco Santander Totta S.A.

Matriculado na Conservatória do Registo Comercial do Lisboa sob o n.º 500 844 321

NIPC n.º 500 844 321

LEI: 549300URJH9VSI58CS32

Capital Social: EUR 1.391.779.674

Sede: Rua Áurea, 88 - 1100-063 Lisboa

Freguesia de Santa Maria Maior (Ex. São 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 in 2024 on a consolidated basis by Santander Totta SGPS, S.A., 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..

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:

	of which:				Ratios 30-Sep-23
	2023	Pillar 1	Pillar 2	Buffers	
CET1	8.428%	4.500%	0.928%	3.000%	16.27%
T1	10.238%	6.000%	1.238%	3.000%	18.89%
Total	12.650%	8.000%	1.650%	3.000%	20.68%

The buffers include the capital conservation buffer (2.5%) and the O-SII buffer (0.5%). The Pillar 2 requirement, in 2024, defined under SREP, is 1.65%.

Considering the capital ratios (fully loaded) calculated as of 30 September 2023, Santander Totta, SGPS, S.A., complies with the new minimum capital requirements for CET1 (Common Equity Tier 1), Tier 1 and Total ratios.

Lisboa, 12 December 2023

Banco Santander Totta, S.A.