

### Banco Santander Totta S.A.

Matriculado na Conservatória do Registo Comercial do Lisboa sob o nº 500 844 321

NIPC nº500 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 1<sup>st</sup> of January 2020, 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:

	Phased-in of which:				Fully loaded of which:				Ratios as of 30-Sep-19	
	2020	Pillar 1	Pillar 2	Buffers	2020	Pillar 1	Pillar 2	Buffers	Phased-in	Fully loaded
<b>CET1</b>	8.875%	4.500%	1.500%	2.875%	9.00%	4.50%	1.50%	3.00%	16.90%	16.71%
<b>T1</b>	10.375%	6.000%	1.500%	2.875%	10.50%	6.00%	1.50%	3.00%	20.10%	19.90%
<b>Total</b>	12.375%	8.000%	1.500%	2.875%	12.50%	8.00%	1.50%	3.00%	20.44%	20.24%

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, in 2020, defined under SREP, is 1.5%.

Considering the capital ratios calculated as of 30 September 2019, Santander Totta, SGPS, S.A., complies with the new minimum capital requirements for CET1 (Common Equity Tier 1), Tier 1 and total ratios.

Lisboa, 23 January 2020

Banco Santander Totta, S.A.