



Banco Santander Totta S.A.

Registered at the Commercial Registry of Lisbon under single commercial and tax identification number 500 844 321

LEI: 549300URJH9VSI58CS32

Share Capital: EUR 1,391,779,674

Head office: Rua do Ouro, 88 - 1100-063 Lisboa

Freguesia de Santa Maria Maior (Ex. S. Nicolau), Lisboa

ANNOUNCEMENT

Banco Santander Totta, S.A. ("Bank"), and its shareholder Santander Totta, SGPS, SA ("SGPS"), inform that they have been notified by Banco de Portugal about the decision of the Single Resolution Board ("SRB") on the determination of their minimum requirement on own funds and eligible liabilities ("MREL requirement"), in terms of the total risk exposure amount ("TREA") and of the leverage ratio exposure ("LRE"). This decision, detailed as follows, supersedes the previous requirements, which were publicly disclosed on June 19, 2023:

1. MREL requirements to be met by Santander Totta, SGPS, SA, on a consolidated basis:

Santander Totta, SGPS, SA

MREL Requirements in terms of "TREA"*		MREL Requirements in terms of "LRE"	
2024		2024	
MREL Total	21.55%	MREL Total	5.91%

* To which must add the combined buffer requirement ("CBR"), of 3% of TREA

2. MREL requirements to be met by Banco Santander Totta, SA, on an individual basis:

Banco Santander Totta, SA

MREL Requirements in terms of "TREA"*		MREL Requirements in terms of "LRE"	
2024		2024	
MREL Total	18.18%	MREL Total	5.91%

* To which must add the combined buffer requirement ("CBR"), of 2.5% of TREA

Considering the information available to date, both the Bank and the SGPS comply with the final targets in place for 2024, in terms of "TREA" (including the "CBR") and of "LRE", which have now been communicated, and the requirements defined for 2024 are consistent with the ongoing funding plan.

Lisbon, 23 July 2024

Banco Santander Totta, S.A.