



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 ON MINIMUM PRUDENTIAL REQUIREMENTS APPLICABLE IN 2025

Banco Santander Totta, S.A. ("Bank") informs it has been notified of the European Central Bank's (ECB) decision regarding minimum prudential capital requirements, to be observed in 2025, on a consolidated basis, by Santander Totta SGPS, S.A. ("SGPS")¹, 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 SGPS.

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-24	
	Pillar 1	Pillar 2	Buffers		
CET1	9.581%	4.500%	0.928%	4.153%	16.65%
T1	11.391%	6.000%	1.238%	4.153%	21.04%
Total	13.803%	8.000%	1.650%	4.153%	22.71%

The buffers include the capital conservation buffer (2.5%), the O-SII buffer (0.75%), the sectoral systemic risk buffer (0.85%, effective since October 1st, calculated quarterly) and the specific countercyclical buffer (0.05%, updated quarterly). The Pillar 2 requirement in 2025, defined under the SREP, has been maintained at 1.65%.

Considering the capital ratios (fully loaded) calculated as of 30 September 2024, Santander Totta, SGPS, S.A., complies with the new minimum capital requirements for CET1 (Common Equity Tier 1), Tier 1 and Total ratios.

Lisboa, 18 December 2024

Banco Santander Totta, S.A.

¹ Following the ongoing merger between SGPS and the Bank, which is expected to be completed during the first quarter of 2025, the requirements are applied on a consolidated basis to the Bank.