

NPL and Forborne exposures disclosures

From December 31st 2019, a new information disclosure requirement was introduced by EBA guidelines (EBA/GL/2018/10) that state that Santander Totta has to publicly disclose information regarding its NPL and forborne exposures.

According with these EBA guidelines, this requirement is applied to institutions considered a G-SII or that are part of a G-SII. Given the fact that Santander Totta SPGS, SA is almost fully owned by Banco Santander SA (considered a G-SII), this requirement is also applicable to Santander Totta SGPS, SA.

Template 1: Credit quality of forborne exposures

| | Gross carrying amount/nominal amount of exposures with forbearance measures | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | Collateral received and financial guarantees received on forborne exposures | |
|-------------------------------------|---|-------------------------|----------------------|----------------------|--|--------------------------------------|---|--|
| | Performing forborne | Non-performing forborne | | | On performing forborne exposures | On non-performing forborne exposures | | Of which collateral and financial guarantees received on non-performing exposures with forbearance |
| | | Of which defaulted | Of which impaired | | | | | |
| Loans and advances | 568.508.204 | 1.134.978.094 | 1.134.978.094 | 1.134.978.094 | -25.098.327 | -563.150.025 | 882.146.931 | 0 |
| <i>Central banks</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>General governments</i> | 0 | 5.403 | 5.403 | 5.403 | 0 | -4.829 | 0 | 0 |
| <i>Credit institutions</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Other financial corporations</i> | 229.986 | 226.416 | 226.416 | 226.416 | -16.415 | -169.385 | 0 | 0 |
| <i>Non-financial corporations</i> | 90.644.754 | 830.402.441 | 830.402.441 | 830.402.441 | -4.805.142 | -439.304.310 | 300.293.751 | 0 |
| <i>Households</i> | 477.633.464 | 304.343.834 | 304.343.834 | 304.343.834 | -20.276.770 | -123.671.501 | 581.853.180 | 0 |
| Debt Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loan commitments given | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 568.508.204 | 1.134.978.094 | 1.134.978.094 | 1.134.978.094 | -25.098.327 | -563.150.025 | 882.146.931 | 0 |

Template 3: Credit quality of performing and non-performing exposures by past due days

| | Gross carrying amount/nominal amount | | | | | | | | | | | |
|------------------------------------|--------------------------------------|------------------------------|--------------------|---|-------------------------------|------------------------------|-----------------------------|------------------------------|------------------------------|--------------------|--------------------|----------------------|
| | Performing exposures | | | Non-performing exposures | | | | | | | | |
| | Not past due or past due ≤ 30 days | Past due > 30 days ≤ 90 days | | Unlikely to pay that are not past due or are past due ≤ 90 days | Past due > 90 days ≤ 180 days | Past due > 180 days ≤ 1 year | Past due > 1 year ≤ 2 years | Past due > 2 years ≤ 5 years | Past due > 5 years ≤ 7 years | Past due > 7 years | Of which defaulted | |
| Loans and advances | 37.467.704.689 | 37.365.572.773 | 102.131.916 | 1.553.783.633 | 859.384.883 | 81.596.989 | 112.073.475 | 173.451.850 | 228.683.414 | 49.060.948 | 49.532.074 | 1.553.783.633 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 4.082.936.666 | 4.081.849.021 | 1.087.645 | 3.251.433 | 2.090 | 0 | 16.690 | 3.227.250 | 0 | 0 | 5.403 | 3.251.433 |
| Credit institutions | 930.841.906 | 930.841.906 | 0 | 329.645 | 329.645 | 0 | 0 | 0 | 0 | 0 | 0 | 329.645 |
| Other financial corporations | 312.983.744 | 312.504.953 | 478.791 | 1.042.945 | 755.338 | 127.302 | 15.923 | 66.374 | 78.008 | 0 | 0 | 1.042.945 |
| Non-financial corporations | 10.137.475.301 | 10.121.315.188 | 16.160.113 | 1.088.481.560 | 642.324.172 | 50.014.853 | 76.925.235 | 117.322.714 | 153.532.549 | 28.135.135 | 20.226.902 | 1.088.481.560 |
| Of which SMEs | 5.163.733.865 | 5.148.812.104 | 14.921.761 | 805.369.424 | 426.329.192 | 40.935.302 | 53.999.391 | 92.043.927 | 152.792.170 | 23.034.993 | 16.234.449 | 805.369.424 |
| Households | 22.003.467.072 | 21.919.061.705 | 84.405.367 | 460.678.050 | 215.973.638 | 31.454.834 | 35.115.627 | 52.835.512 | 75.072.857 | 20.925.813 | 29.299.769 | 460.678.050 |
| Debt securities | 8.751.699.903 | 8.751.699.903 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 5.370.537.546 | 5.370.537.546 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 282.603.397 | 282.603.397 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 3.098.558.960 | 3.098.558.960 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Off-balance-sheet exposures | 8.112.011.367 | | | 207.286.770 | | | | | | | | 207.286.770 |
| Central banks | 0 | | | 0 | | | | | | | | 0 |
| General governments | 242.136.086 | | | 0 | | | | | | | | 0 |
| Credit institutions | 430.561.343 | | | 0 | | | | | | | | 0 |
| Other financial corporations | 137.389.184 | | | 53.143 | | | | | | | | 53.143 |
| Non-financial corporations | 5.611.911.402 | | | 200.095.981 | | | | | | | | 200.095.981 |
| Households | 1.690.013.352 | | | 7.137.646 | | | | | | | | 7.137.646 |
| Total | 54.331.415.959 | 46.117.272.676 | 102.131.916 | 1.761.070.403 | 859.384.883 | 81.596.989 | 112.073.475 | 173.451.850 | 228.683.414 | 49.060.948 | 49.532.074 | 1.553.783.633 |

Template 4: Performing and non-performing exposures and related provisions

| | Gross carrying amount/nominal amount | | | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | | | Accumulated partial write-off | Collateral and financial guarantees received | |
|------------------------------------|--------------------------------------|-----------------------|----------------------|--------------------------|------------------|----------------------|--|--------------------|--------------------|---|------------------|---------------------|-------------------------------|--|-----------------------------|
| | Performing exposures | | | Non-performing exposures | | | Performing exposures – accumulated impairment and provisions | | | Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | On performing exposures | On non-performing exposures |
| | Of which stage 1 | Of which stage 2 | | Of which stage 2 | Of which stage 3 | | Of which stage 1 | Of which stage 2 | | Of which stage 2 | Of which stage 3 | | | | |
| Loans and advances | 35.595.097.436 | 33.577.305.968 | 2.017.791.468 | 1.622.680.211 | 0 | 1.622.680.211 | -133.369.441 | -60.584.028 | -72.785.413 | -784.127.096 | 0 | -784.127.096 | 0 | 0 | 607.374.434 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 3.398.032.561 | 3.262.062.492 | 135.970.069 | 3.250.882 | 0 | 3.250.882 | -6.495.987 | -5.270.820 | -1.225.167 | -3.249.458 | 0 | -3.249.458 | 0 | 0 | 0 |
| Credit institutions | 797.553.224 | 797.553.184 | 40 | 352.180 | 0 | 352.180 | -6.842 | -6.842 | 0 | -128.014 | 0 | -128.014 | 0 | 0 | 222.978 |
| Other financial corporations | 249.352.156 | 247.653.074 | 1.699.082 | 1.128.309 | 0 | 1.128.309 | -241.444 | -177.696 | -63.748 | -914.222 | 0 | -914.222 | 0 | 0 | 9.790 |
| Non-financial corporations | 9.580.701.232 | 8.866.717.504 | 713.983.728 | 1.140.027.628 | 0 | 1.140.027.628 | -65.741.948 | -39.525.561 | -26.216.387 | -584.819.147 | 0 | -584.819.147 | 0 | 0 | 363.225.128 |
| Of which SMEs | 0 | 0 | 0 | 959.200.866 | 0 | 959.200.866 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 21.569.458.263 | 20.403.319.714 | 1.166.138.549 | 477.921.212 | 0 | 477.921.212 | -60.883.220 | -15.603.109 | -45.280.111 | -195.016.255 | 0 | -195.016.255 | 0 | 0 | 243.916.538 |
| Debt securities | 3.777.286.265 | 3.772.425.757 | 4.860.508 | 0 | 0 | 0 | -4.057.567 | -3.987.895 | -69.672 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 778.664.615 | 778.664.615 | 0 | 0 | 0 | 0 | -1.910.371 | -1.910.371 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 267.518.379 | 267.518.379 | 0 | 0 | 0 | 0 | -132.597 | -132.597 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 2.731.103.271 | 2.726.242.763 | 4.860.508 | 0 | 0 | 0 | -2.014.599 | -1.944.927 | -69.672 | 0 | 0 | 0 | 0 | 0 | 0 |
| Off-balance-sheet exposures | 7.983.062.389 | 6.973.242.049 | 1.009.820.340 | 211.108.594 | 0 | 211.108.594 | -6.700.526 | -4.785.895 | -1.914.631 | -46.548.450 | 0 | -46.548.450 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 223.660.115 | 137.867.045 | 85.793.070 | 0 | 0 | 0 | -17.662 | -17.537 | -125 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 397.691.081 | 240.144.564 | 157.546.517 | 0 | 0 | 0 | -16.953 | -16.949 | -4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 94.820.388 | 93.678.067 | 1.142.321 | 52.204 | 0 | 52.204 | -915.439 | -915.206 | -233 | -7.644 | 0 | -7.644 | 0 | 0 | 0 |
| Non-financial corporations | 5.616.744.306 | 5.012.164.936 | 604.579.370 | 204.997.701 | 0 | 204.997.701 | -4.831.316 | -3.285.619 | -1.545.697 | -46.031.239 | 0 | -46.031.239 | 0 | 0 | 0 |
| Households | 1.650.146.499 | 1.489.387.437 | 160.759.062 | 6.058.689 | 0 | 6.058.689 | -919.156 | -550.584 | -368.572 | -509.567 | 0 | -509.567 | 0 | 0 | 0 |
| Total | 47.355.446.090 | 44.322.973.774 | 3.032.472.316 | 1.833.788.805 | 0 | 1.833.788.805 | -144.127.534 | -69.357.818 | -74.769.716 | -830.675.546 | 0 | -830.675.546 | 0 | 0 | 0 |