

**Banco Santander Totta S.A.**

Form CCP1

| Name of bank / group       | Date       | Event description                                   | Full name of legal entity involved (and place of incorporation and principal place of business) | Source of information            | Code (See CCP2) | Jurisdiction where event occurred (e.g., where fine imposed) | Name of regulator or other authority | Amount [EUR M] | Amount [GBP M] | Any specific observations of compiler   |
|----------------------------|------------|---|---|----------------------------------|-----------------|--|--------------------------------------|----------------|----------------|---|
| <b>2009</b>                |            |   |   |                                  |                 |  |                                      |                |                |   |
| Banco Santander Totta S.A. | 31/12/2009 | Fine: Tax inspection                                | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Annual Report (for 2009), pg 123 | TAX             | Portugal   |                                      | 3.54           | 2.95           |   |
| Banco Santander Totta S.A. | 07/02/2009 | Madoff fraud: Inadequate sale of financial products | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Portuguese Newspaper             | CON             | Portugal   |                                      | 16.00          | 13.33          |   |
| Banco Santander Totta S.A. | 31/12/2009 | Litigation  | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Annual Report (for 2009), pg 134 | CLA             | Portugal   |                                      | 0.36           | 0.30           | Due to the aggregate nature, the researcher is unable to identify with accuracy the Conduct Costs. However, this is the best available proxy for Conduct Costs. |
| Banco Santander Totta S.A. | 31/12/2009 | Tax disputes  | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Annual Report (for 2009), pg 134 | TAX             | Portugal   |                                      | 0.03           | 0.03           |   |

Total (CC 2009): GBP 16,61 M

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|----------------------------|------------|-------------------|---|----------------------------------|-----------------|--|--------------------------------------|----------------|----------------|---------------------------------------|
| <b>2010</b>                |            |                   |   |                                  |                 |  |                                      |                |                |                                       |
| Banco Santander Totta S.A. | 31/12/2010 | Fine: book claims | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Indicator PR09, 2010 GRI Index   | DIS             | Portugal   | CMVM                                 | 0.00           | 0.00           |                                       |
| Banco Santander Totta S.A. | 31/12/2010 | Litigation        | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Annual Report (for 2010), pg 141 | CLA             | Portugal   |                                      | 0.29           | 0.24           |                                       |
| Banco Santander Totta S.A. | 31/12/2010 | Tax disputes      | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Annual Report (for 2010), pg 141 | TAX             | Portugal   |                                      | 0.13           | 0.10           |                                       |

Total (CC 2010): GBP 0,34 M

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|----------------------------|------------|----------------------------|---|----------------------------------|-----------------|--|--------------------------------------|----------------|-----------------------------|---|
| <b>2011</b>                |            |                            |   |                                  |                 |  |                                      |                |                             |   |
| Banco Santander Totta S.A. | 31/12/2011 | Application irregularity   | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Portuguese Newspaper             | OTH             | Portugal   |                                      | 0.19           | 0.16                        |   |
| Banco Santander Totta S.A. | 31/12/2011 | Fine: Defective disclosure | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Indicator PR09, 2011 GRI Index   | DIS             | Portugal   | CMVM                                 | 0.01           | 0.01                        |   |
| Banco Santander Totta S.A. | 31/12/2011 | Fine: book claims          | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Indicator PR09, 2011 GRI Index   | DIS             | Portugal   | CMVM                                 | 0.00           | 0.00                        |   |
| Banco Santander Totta S.A. | 31/12/2011 | Litigation                 | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Annual Report (for 2011), pg 143 | CLA             | Portugal   |                                      | 5.74           | 4.78                        | Due to the aggregate nature, the researcher is unable to identify with accuracy the Conduct Costs. However, this is the best available proxy for Conduct Costs. |
| Banco Santander Totta S.A. | 31/12/2011 | Operational risks          | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Annual Report (for 2011), pg 143 | OPE             | Portugal   |                                      | 2.62           | 2.18                        |   |
| Banco Santander Totta S.A. | 31/12/2011 | Tax disputes               | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Annual Report (for 2011), pg 143 | TAX             | Portugal   |                                      | 2.47           | 2.06                        |   |
|                            |            |                            |   |                                  |                 |  |                                      |                | Total (CC 2011): GBP 9,19 M |   |

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|----------------------------|------------|--------------------|---|----------------------------------|-----------------|--|--------------------------------------|----------------|----------------|--|
| <b>2012</b>                |            |                    |   |                                  |                 |  |                                      |                |                |  |
| Banco Santander Totta S.A. | 31/12/2012 | Breaches processes | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Indicator PR09, 2012 GRI Index   | OTH             | Portugal   |                                      | 0.04           | 0.04           | Fines related with non-compliance of laws and regulations. |
| Banco Santander Totta S.A. | 31/12/2012 | Lawsuits           | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Annual Report (for 2012), pg 143 | CLA             | Portugal   |                                      | 3.08           | 2.57           |  |

Total (CC 2012): GBP 2,6 M

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|--------------------------|------|-------------------|---|-----------------------|-----------------|--|--------------------------------------|----------------|----------------|---------------------------------------|
| <b>2013</b>              |      |                   |   |                       |                 |  |                                      |                |                |                                       |
| Total (CC 2013): GBP 0 M |      |                   |   |                       |                 |  |                                      |                |                |                                       |

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|----------------------------|------------|--|---|----------------------------------|-----------------|--|--------------------------------------|----------------|-----------------------------------|---|
| <b>2014</b>                |            |  |   |                                  |                 |  |                                      |                |                                   |   |
| Banco Santander Totta S.A. | 31/12/2014 | Breaches processes                     | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Indicator PR09, 2014 GRI Index   | OTH             | Portugal   |                                      | 0.04           | 0.03                              | Fines related with non-compliance of laws and regulations.  |
| Banco Santander Totta S.A. | 31/12/2014 | Litigation                             | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Annual Report (for 2014), pg 147 | CLA             | Portugal   |                                      | 3.79           | 2.97                              | Due to the aggregate nature, the researcher is unable to identify with accuracy the Conduct Costs. However, this is the best available proxy for Conduct Costs. |
| Banco Santander Totta S.A. | 15/04/2014 | Refund of the swap cost for the client | Banco Santander Totta S.A. Incorporated: Portugal Principal place of business: Portugal         | Portuguese Economical Newspaper  | DIS             | Portugal   | Court                                | 2.20           | 1.72                              | Misleading in contracting a swap.   |
|                            |            |  |   |                                  |                 |  |                                      |                | Total (CC 2014): GBP 4,72 M       |   |
|                            |            |  |   |                                  |                 |  |                                      |                | Total (CC 2009-2014): GBP 33,47 M |   |

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|---|------------|-------------------|---|----------------------------------|-----------------|--|--------------------------------------|----------------|----------------|---|
| <b>Provisions as at 31 December 2014</b>                  |            |                   |   |                                  |                 |  |                                      |                |                |   |
| Banco Santander Totta S.A.                                | 31/12/2014 | Litigation        | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Annual Report (for 2014), pg 147 | CLA, PVN        | Portugal   |                                      | 17.63          | 13.79          | Due to the aggregate nature, the researcher is unable to identify with accuracy the Conduct Costs. However, this is the best available proxy for Conduct Costs. |
| Banco Santander Totta S.A.                                | 31/12/2014 | Operational risks | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Annual Report (for 2014), pg 147 | OPE, PVN        | Portugal   |                                      | 16.78          | 13.13          |   |
| Banco Santander Totta S.A.                                | 31/12/2014 | Tax disputes      | Banco Santander Totta S.A.<br>Incorporated: Portugal Principal place of business: Portugal      | Annual Report (for 2014), pg 147 | TAX, PVN        | Portugal   |                                      | 10.67          | 8.35           |   |
| Total (Provisions as at 31 December 2014):                |            |                   |   |                                  |                 |  |                                      | GBP 35,28 M    |                |   |
| Total (CC 2009-2014 + Provisions as at 31 December 2014): |            |                   |   |                                  |                 |  |                                      | GBP 68,75 M    |                |   |