

RESULTS FOR JANUARY – MARCH 2018

Santander Totta obtains 130.5 million euros in net income (+5.0% yoy)

In the first quarter of 2018, Banco Santander Totta recorded, in Portugal, net income amounting to 130.5 million euros, a 5% year on year increase. Contributions for these excellent results included year on year increases of 25.5% in Credit and 16.6% in Resources. I would especially highlight market shares of 21% in credit production for companies and 23.2% in mortgage loans, as well as the bank's market share of 26.1% in SME financing lines.

On another hand, the Bank's digital transformation is increasing at a good pace, with the number of digital customers increasing to 653,000, thus representing a very high growth, last year, of approximately 25%.

With high liquidity and excellent capital ratios – 15.1% CET1 – and 47% efficiency, Santander is fully prepared, in 2018, to continue supporting the Portuguese Economy and the Country.

António Vieira Monteiro, Executive Chairman of Banco Santander Totta

- 130.5 million euros in net income, a 5.0% increase relative to the homologous period.
- Evolution of results and business volume includes the impact of the integration of the former Banco Popular Portugal in the Bank's accounts, following the acquisition and merger operation carried out in end-2017.
- The integration process of the former Banco Popular Portugal commenced in January, with the rebranding of all the branches and the inclusion of all its employees in the Bank's structure.
- The Mundo 1|2|3 programme continues as a fundamental lever regarding customer numbers and their loyalty. At the end of the first quarter the Bank had approximately 712,000 loyal customers.
- The launching of new functionalities in digital platforms is proceeding dynamically as reflected in higher sales through these channels. The number of digital customers reached 653,000 at end-March.
- Credit increased to 41.5 thousand million euros, a 25.5% growth relative to the homologous period. The above mentioned acquisition allowed the Bank's position being reinforced, placing it as the largest private bank in domestic business¹, equally highlighting its strengthened situation in the companies' market, in which the bank has been demonstrating organic growth.

¹ Based upon banks' results relayed with reference to December 2017

- Market shares in production of new loans to companies and in mortgage loans rose to 21.0% and 23.2%, respectively, until end-February.
- In the area of SME financing lines (PME Invest, Crescimento and Capitalizar), the Bank's market share increased to 26.1%.
- Customers' resources increased by 16.6% to 37.0 thousand million euros (15.0% increase in deposits and 26.4% increases in off balance sheet resources).
- CET 1 capital ratio reached 15.1% (fully implemented) a 0.93pp increase relative to end-2017.
- In April, DBRS increased the rating of the Bank's long term debt to A, with a stable outlook. The current rating notations of the Bank's long term debt, as compared with those of the Portuguese Republic are the following: Fitch – BBB+ (Portugal – BBB); Moody's – Ba1 (Portugal – Ba1); S&P – BBB- (Portugal – BBB-); and DBRS – A (Portugal – BBB).
- Santander was distinguished, already in 2018, as the best reputed financial institution in Portugal, in the "Global RepScore Pulse 2018" reputational ranking, carried out by Onstrategy, the Portuguese associate of Brand Finance Company. Throughout the year, the Bank was also distinguished as "Best Bank" in Portugal by *Global Finance* magazine, as well as "Best Private Banking Services Overall 2018" in Portugal, by *Euromoney* magazine. In the International Business area it was awarded the prize for the "Best Trade Finance Provider 2018" in Portugal, attributed by the North-American Global Finance magazine.
- The Bank's commitment to its employees was also recognized as the "Best Bank to Work" in 2018, within the scope of the prizes for *Great Place to Work 2018*.
- In Community Support, Santander invests an annual amount in excess of 7 million euros in aid projects to society, through sustainability projects and the Santander Universities programme. One thousand scholarships and prizes are attributed every year in Higher Education.
- In the first quarter of 2018, the Bank supported, directly and indirectly, 352 Associations, in projects connected with education, disability, social inclusion and care for the aged, reaching directly more than 6,745 beneficiaries.

Lisbon, 30 April 2018. At the end of the first quarter of 2018, Santander Totta, SGPS (in this press release referred to as "Bank") obtained net income amounting to 130.5 million euros, a 5.0% year on year increase.

The annual evolution of the P&L Account and Balance Sheet reflects the impact of the integration of the former Banco Popular Portugal

Operating income increased by 11.0% and operating expenses by 14.0%, which resulted in a slight worsening of the efficiency ratio (+1.3pp relative to March 2017).

Net interest income attained 231.2 million euros, a year on year growth of 34.6%, and net commissions amounted to 93.9 million euros, a 10.2% increase relative to March 2017. In turn, results in financial operations decreased by 76.5%, reaching 8.9 million euros.

Customers' resources increased by 16.6%, totalling 36,966 million euros. Marketed mutual funds and insurance increased dynamically by 26.4% in the year and 4.5% in the quarter, thus reflecting the strategy followed in diversifying customers' resources. Deposits increased by 15.0%, in annual terms.

The credit portfolio increased by 25.5%, to 41,457 million euros, with increases of 12.9% in loans to private customers and 46.1% in loans to companies. With the inclusion of the credit portfolio of the

former Banco Popular Portugal, the relative weight of credit granted to companies in the total portfolio increased to 46.1%, thus contributing to an improved balance in the credit portfolio.

The ratio of Non-Performing Exposure (NPE), established in line with the European Banking Authority (EBA) definition, stood at 5.41% in March 2018, and NPE coverage by provisions stood at 57.%. The Bank has NPE ratios below the average for the system, as a result of its admission and credit portfolio management policies.

The Common Equity Tier I (CET I) ratio stood at 15.1% (*fully implemented*) and at 15.3% (*phased in*) with 0.93pp and 1.14pp variations, respectively, relative to December 2017.

Business Environment

Economic activity, in the first quarter of 2018, will have decelerated in relation to the fourth quarter of 2017, as a result of a decrease in exports, even if this was offset by a slight decrease in imports and greater contribution from investment. Notwithstanding, the growth outlook for 2018 is still unchanged at around 2.0%. The resilience of the economic growth in the Portuguese economy continues to find support in the development of exports and investment.

Portugal's gradual lower external dependence from its trading partners reflects the structural transformation due to which the entrepreneurial sector continues investing, with visible gains in production efficiency and innovation, and consequently with positive repercussions in the balance of goods and services, which changed from recurring deficits of approximately 8% of GDP, until 2010, to currently registering recurring surplus around 2% of GDP since 2013.

The evolution of labour conditions continues showing a decrease in unemployment rates to levels below 8% and with a homologous growth around 2% of the working force in the first quarter of 2018. Creation of employment has been characterized by an increase in permanent labour contracts in the private sector, which additionally compares favourably with an improvement in the economy's levels of productivity.

Some risks still persist, however, especially the high level of indebtedness of the economy, reaching 126% of GDP in the public sector and 212% of GDP in the private sector, of which credit to families account for 74% and companies 138%. To be highlighted, however, is the reduction in the levels of indebtedness, especially those relating to companies, which went from a ratio of 171% to a ratio of 138% of GDP, between 2012 and 2017, respectively. It should be stated, additionally, that the decrease in the high levels of non-performing loans is a priority of the financial system, especially in the companies' segment.

Portuguese public finances continue registering a primary surplus, an essential feature towards the reduction of the public debt which still remains at a very high level. In 2017, the public debt ratio closed at approximately 126% of GDP and the budget deficit of public administrations stood at 0.9% of GDP (excluding the capital injection in the public bank Caixa Geral de Depósitos of approximately 2.1pp of GDP).

Interest rates on the debt of the Portuguese Republic continue registering minimum levels, as a result of the reduction in the investors' perception of the sovereign risk, leveraged by the good economic performance and by the evolution in the public accounts, which was materialized by the improvement in the Republic's ratings to "BBB-", already in investment grade, by Standard and Poor's, in September, to "BBB" by Fitch in December 2017, and, in April 2018, DBRS upgraded its review to BBB. In April 2018, the 10 year interest rate was quoted at levels around 1.6%, and the differential to those of the German debt was lower than 150bp (and lower than the corresponding spread of the Italian debt).

The ECB is keeping to a gradually less expansionist profile of monetary policy, confirming the end of the programme of quantitative easing from September 2018. Reference interest rates continue unchanged, although possible needs for the revaluing of its levels in line with a more favourable business environment and wage pressures may emerge in the euro zone. In spite of the economic recovery cycle in the euro zone, global risks continue relatively symmetrical and identified, with ECB signalling, should it become necessary, the availability to extend non-conventional monetary measures for the period of time which may be revealed necessary.

Results

At the end of the first quarter of 2018, the Bank obtained net income amounting to 130.5 million euros, a 5.0% year on year increase. Operating revenue and expenses increased by 11.0% and 14.0%, respectively, all of which resulted in an 8.5% increase in net operating income.

Income Statement (million euros)	Mar-18	Mar-17	Var.
Commercial revenue	309.9	249.3	+24.3%
Operating income	318.8	287.2	+11.0%
Total operating expenses	(149.7)	(131.3)	+14.0%
Net operating income	169.1	155.9	+8.5%
Impairment, net provisions and other	4.1	3.7	+10.1%
Income before taxes and MI	173.2	159.6	+8.5%
Consolidated net income	130.5	124.3	+5.0%

Net interest income amounted to 231.2 million euros, a 34.6% increase relative to March 2017. In addition to the impact of the integration of the former Banco Popular Portugal, the evolution in net interest income reflects higher revenues from loans and the continued decrease in the costs of deposits.

Net commissions increased by 10.2%, amounting to 93.9 million euros, benefiting mainly from the positive impact of commissions on mutual funds marketed by the Bank, and from means of payment. Remaining results from the business activity, amounting to -21.0 million euros mainly reflect the Bank's contribution to the Resolution Fund. In turn, results on financial operations amounted to 8.9 million euros, thus representing only 2.8% of total operating income, a 76.5% decrease compared to the homologous period, which benefited from the positive impact of the capital gains obtained through the dynamic management of the portfolio of public debt securities.

Operating Income (million euros)	Mar-18	Mar-17	Var.
Net interest income (without dividends)	231.2	171.7	+34.6%
Net commissions	93.9	85.2	+10.2%
Other banking income	-21.0	-10.2	+105.3%
Insurance activity	5.8	2.5	+126.7%
Commercial revenue	309.9	249.3	+24.3%
Gain/loss on financial transactions	8.9	37.9	-76.5%
Operating income	318.8	287.2	+11.0%

Comunicação Externa

Operating expenses increased by 14.0% as compared with those shown at end-March 2017. With the integration of the former Banco Popular Portugal, the evolution of operating revenue and expenses resulted in a slight deterioration in the efficiency ratio, which stood at 47.0% at the end of the first quarter of 2018.

Operating Expenses (million euros)	Mar-18	Mar-17	Var.
Personnel expenses	(87.6)	(79.2)	+10.5%
General expenses	(51.6)	(42.5)	+21.5%
Depreciation	(10.6)	(9.6)	+9.9%
Total operating expenses	(149.7)	(131.3)	+14.0%
Efficiency ratio (excl. depreciation)	43.7%	42.4%	+1.3 p.p.
Efficiency ratio (incl. depreciation)	47.0%	45.7%	+1.2 p.p.

Evolution in impairments and provisions continues reflecting the improvement in the economic situation and the stabilization, at lower levels, of new defaults.

Accounts and Business Activity

At the end of the first quarter of 2018, the credit portfolio stood at 41.5 thousand million euros, increasing by 25.5%, relative to the homologous period. The incorporation of the portfolio of the former Banco Popular Portugal, in which credit granted to companies accounted for approximately 63% of the total, allowed for an improved balance in the bank's credit portfolio, between private customers and companies.

Deposits increased by an annualized rate of 15.0% to 31.4 thousand million euros, stabilizing at a value similar to that shown at end-2017.

Off balance sheet resources maintained a very dynamic evolution, increasing by 26.4% in annual terms and by 4.5% relative to the value attained at the end of the previous quarter.

Business Volume (million euros)	Mar-18	Mar-17	Var.
Total Gross Loans	41,457	33,045	+25.5%
<i>from which</i>			
Credit to Individuals	21,470	19,015	+12.9%
<i>from which</i>			
Mortgage	19,153	17,030	+12.5%
Consumer credit	1,599	1,485	+7.6%
Other	718	500	+43.7%
Credit to Corporates	19,212	13,151	+46.1%
Resources	36,966	31,708	+16.6%
Deposits	31,436	27,332	+15.0%
Securities issued (clients)	0	0	-
Balance sheet resources	31,436	27,332	+15.0%
Investment funds managed or marketed by the Bank	2,127	1,513	+40.6%
Insurance and other	3,403	2,863	+18.8%
Off-Balance sheet resources	5,530	4,376	+26.4%

The *Non-Performing Exposure* (NPE) ratio, in line with the EBA criterion stood at 5.41%, a 0.29pp decrease relative to end of the previous year; the respective coverage stood at 57.0%.

Credit Risk Ratios	Mar-18	Mar-17	Var.
Non-Performing Exposure ratio ⁽¹⁾	5.4%	5.7%	-0.3 p.p.
Non-Performing Exposure coverage ratio	57.0%	63.3%	-6.4 p.p.
Cost of Credit	-0.03%	-0.14%	+0.11 p.p.

(1) According to EBA criteria

Liquidity and Solvency

At the end of the first quarter, once the accommodation of the needs of liquidity emerging from the integration of the Popular Portugal Group was completed, the liquidity reserves eligible as guarantees for the Eurosystem financing lines amounted to 8 thousand million euros. The plan established for the reestablishment of liquidity reserves at levels prior to the acquisition of the Popular Portugal Group was thus completed.

In terms of short term financing (repos), the policy has been maintained for the diversification of counterparties, maturities and types of collateral used for the purpose, the amount thus obtained having marginally increased during the first quarter of the year.

Financing obtained with the Eurosystem was kept at the same level as at year-end, continuing exclusively with long terms instruments (TLTRO).

The LCR (Liquidity Coverage Ratio), estimated in line with CRD IV standards stood at 172.4%, thus complying the regulatory requirements on the fully implemented base which will come into force in 2018.

The Common Equity Tier 1 (CET 1) capital ratio stood at 15.3% (phased-in) and 15.1% (fully implemented). The Bank's capitalization levels continue very high, clearly above the minimum requisites required by the ECB under SREP.

Comunicação Externa

Capital	Mar-18	Mar-17
Common Equity Tier 1	3,326	2,816
Tier 1	3,926	3,404
Total Capital	3,990	3,408
Risk Weighted Assets (RWA)	21,731	18,432
CET 1 ratio	15.3%	15.3%
Tier 1 ratio	18.1%	18.5%
Total Capital Ratio	18.4%	18.5%

Commercial Banking

Private Customers

The integration process of the former Banco Popular Portugal commenced at the beginning of the year, with the rebranding of all the branches and the incorporation of its employees in the Bank's structures.

The Bank continued the strategy of transforming its commercial model with the objective to simplify processes and develop its digital platform, making new functionalities systematically available, via the *agile* culture, thus allowing improvement in efficiency and the quality of customer service. This objective has resulted in increases in loyal and digital customers, which stood at 712,000 and 653,000, respectively.

In the first three months of the year, the production of home loans increased by 25% relative to the homologous period. In turn, personal loans stood at 133 million euros, in which "CrediSimples", launched in January 2017, an innovatory offer exclusively available in digital channels, accounted for 29.5% of production.

Private customers' resources increased by 183 million euros, relative to the value shown at end-2017, registering a greater diversification in customers' applications; the growth in financial insurance should be highlighted, amounting to 107 million euros.

The number of Mundo 1|2|3 customers, with account, card and protection insurance, exceeded 216,000, with a growth of a further 12,791 customers in the quarter. Mundo 1|2|3 is a multiproduct solution addressed to the Bank's private customers who, in addition to the advantages granted by the 1|2|3 account, may avail themselves of an additional set of benefits, via *cash-back* in the Mundo 1|2|3 card account.

Companies

The Companies segment continued to deserve special attention within Santander Totta's business activities. With the integration of the former Popular Portugal, the Bank's loan portfolio benefited from an improved balance between segments, with Companies accounting for approximately 46% of total loans.

Competition remains fierce as regards price levels and better liquidity in Company customers, with impacts in credit demand. In spite of this, market shares are approximately 21% in terms of production (20.9% up to 1 M€ and 21.2% in excess of 1 M€) and the share in credit to Companies stands at 19.6%.

The Bank kept to its strategy based on a balanced management between the volume of the credit portfolio and that of resources, aiming to promote a profitable growth in market share.

Focus on the growth of Company customers is equally materialized through actions of proximity, such as the Santander Advance Empresas non-financial offers (professional training, work placements, etc.) and local initiatives with conferences in several of the Country's regions (Box Santander Advance Empresas).

Regarding protocol credit, particularly the PME Capitalizar line, the Bank exceeded the objective to obtain a 20% market share in the Capitalizar line, both in formalized and in contracted operations, which increased to approximately 26% with the inclusion of former Banco Popular Portugal. Also outstanding is the IFRRU 2020 line, in which BST (with former Popular Portugal) assumes the largest market line, which will represent an opportunity to support customers in urban refurbishment.

Several proximity initiatives are envisaged for Company customers, such as Box Santander Advance, the "Conversas Soltas" ("Open Chats") and presence in specialized events.

Marketed Investment Funds

Santander Asset Management (SAM) maintained its strategy in the active risk management of security investment funds (FIMs), with the objective of maximising the preservation of their value. In spite of market corrections, SAM was able to maintain a positive rate of fund subscribing and closed the quarter with 2,004 thousand million euros in managed FIMs, with a 16.2% market share.

Real estate investment funds totalled 442.9 million euros in assets under management at the end of the first quarter 2018.

Global Corporate Banking

The Structured Financing area developed its business during the first quarter of 2018 following up companies' trends in exploring new investment opportunities. Outstanding, in this period, were the financing and financial consulting of operations in wind power and real estate promotion.

The Corporate Finance area was fully active with operations related with mergers and acquisitions and in Equity Capital Markets, with special regard to the successful completion, in this period, of a consultancy to a media group.

The first quarter of 2018 highlighted a context of slight increase in volatility, both in the case of interest rates, with the normal speculations as to the changes in the incentive programme for the European economy that the European Central bank has been implementing throughout latter years, and in the case of the main currency parities, in which geopolitical factors have increased short term fluctuations in foreign exchange markets.

Mindful of this change in the macroeconomic paradigm, the Fixed Income & FX (FIC) area consolidated its presence with customers, which were also very alert to the risk variables that could negatively impact their businesses, namely and very visibly through the increase in the number of formalized fixed rate transactions.

This significant growth in contracting fixed rate loans reflects, on the one hand, companies' growing concerns as to the future performance of rates and, on the other, the Bank's capability to answer customers' needs in line with the uncertain market behaviours.

In the exchange rate area, the first quarter of 2018 showed an increase in volumes contracted by customers, to a value amounting to 332 million euros (which compares with 324 million euros contracted in the 2017 homologous period).

The continuing historically low interest rates have conditioned the diversity of structures that the Structured Products area has been able to offer its customers. Thus, the marketing of the following products in the first quarter of 2018 should be underlined: (i) 2 structured financial insurance products, amounting to a total of 133.6 million euros; and (ii) 3 structured deposits (2 euro denominated issues and 1 US Dollar denominated issue) amounting to a total of approximately 59.8 million euros. The issues placed in this period are indexed to differing assets transacted in shareholder markets in several geographies.

The Bank continued to develop the Ebroker platform, with the introduction of new markets, new functionalities (chained orders) and availability of the OTC market for bonds.

Insurance

In the first quarter of 2018, the Insurance area kept its focus on customer relations, endeavouring to diversify its products to afford better protection for its customers, in multichannel and digital features and with a diversified communication per segment.

The Protection of Domestic Services insurance was launched on the above basis, with contracting in digital channels, and with the first autonomous insurance marketed in the *App Santander*. Online contracting of protection insurance (SafeCare, Life, “Viva Mais” (“Live More”), Personal Accidents and Domestic Services) represent 35% of the total, and the contracting of financial insurance through NetBanco also registered an extremely positive evolution.

Also launched were two new financial insurance products, which attained a volume of sales amounting to 134 million euros.

In the first quarter, commissions on financial and risk insurance jointly amounted to more than 24 million euros, contributing by approximately 26% to the total of the Bank’s commissions.

In parallel, the Bank continued to promote a service attitude with an intensive plan of after sales initiatives which aim towards the continued improvement in customer service and experience.

Institutional Information

Banco Santander (SAN SM, STD US, BNC LN) is a commercial bank founded in 1857, with head office in Spain: it has relevant market shares in 10 key-markets in Europe and America, and is the largest bank in the euro zone in terms of market capitalization. At end-2017, it had customers’ resources amounting to 986,000 million euros (deposits and investment funds, 133 million customers, 13,700 branches and 200,000 employees. Santander’s net income in 2017 amounted to 6,619 million, a 7% year on year increase.

Santander Totta, SGPS

In accordance with the definition contained in instructions 16/2004 of the Bank of Portugal with the changes in instruction 6/2018

Ratios	Mar-18	Mar-17	Var.
Profitability			
Income before taxes and MI/Average net assets	1.4%	1.4%	+0.0 p.p.
Operating income/Average net assets	2.6%	2.5%	+0.1 p.p.
Income before taxes and MI/Average equity	17.6%	17.5%	+0.1 p.p.
Efficiency			
Total operating expenses/Operating income	46.6%	45.4%	+1.2 p.p.
Personnel expenses/Operating income	27.3%	27.4%	-0.1 p.p.
Transformation			
Credit (net)/Deposits	127.0%	115.8%	+11.2 p.p.
Credit (net)/Deposits*	121.6%	110.2%	+11.4 p.p.

* According the definitions in the "Memorandum of Understanding"

Santander Totta, SGPS

Income Statement* (million euros)	Mar-18	Mar-17	Var.
Net interest income (without dividends)	231.2	171.7	+34.6%
Net interest income	231.2	171.8	+34.6%
Net commissions	93.9	85.2	+10.2%
Other banking income	-21.0	-10.2	+105.3%
Insurance activity	5.8	2.5	+126.7%
Commercial revenue	309.9	249.3	+24.3%
Gain/loss on financial transactions	8.9	37.9	-76.5%
Operating income	318.8	287.2	+11.0%
Total operating expenses	(149.7)	(131.3)	+14.0%
Personnel expenses	(87.6)	(79.2)	+10.5%
General expenses	(51.6)	(42.5)	+21.5%
Depreciation	(10.6)	(9.6)	+9.9%
Net operating income	169.1	155.9	+8.5%
Impairment, net provisions and other	4.1	3.7	+10.1%
Income before taxes and MI	173.2	159.6	+8.5%
Taxes	(42.8)	(35.2)	+21.4%
Minority interests	0.1	(0.1)	-263.0%
Consolidated net income	130.5	124.3	+5.0%

(*) Not audited

Comunicação Externa

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Santander Totta, SGPS

Balance Sheet (million euros)	Mar-18	Mar-17	Var.
Cash, cash balances at central banks and other demand deposits	1,762	1,971	-10.6%
Financial assets held for trading, at fair value through profit or loss, and at fair value through other comprehensive income	9,824	8,022	+22.5%
Financial assets at amortised cost	40,673	33,069	+23.0%
Of which:			
Loans to Customers	39,793	31,517	+26.3%
Investments in subsidiaries, joint ventures and associates	126	101	+24.6%
Tangible assets	351	304	+15.6%
Intangible assets	34	35	-5.6%
Tax assets	569	390	+45.7%
Non-current assets held for sale	82	133	-38.3%
Other assets	889	1,033	-14.0%
Total Assets	54,310	45,058	+20.5%
Financial liabilities held for trading	4,568	3,923	+16.5%
Financial liabilities at amortised cost	44,205	36,333	+21.7%
Deposits from Central Banks and Credit Institutions	3,061	3,081	-0.7%
Customer deposits	31,436	27,332	+15.0%
Technical provisions	716	317	+125.9%
Debt securities issued	4,440	3,715	+19.5%
Of which: subordinated debt	8	8	+0.0%
Other financial liabilities	4,552	1,889	+141.0%
Provisions	212	219	-3.4%
Tax liabilities	393	116	>200%
Other liabilities	746	663	+12.5%
Total Liabilities	50,125	41,254	+21.5%
Resources from other institutions	4,183	3,803	+10.0%
Non controlling interests	2	2	+25.3%
Total Equity	4,186	3,805	+10.0%
Total Equity and Total Liabilities	54,310	45,058	+20.5%

Note: Following the entry into force of IFRS 9, Santander Totta SGPS applied the guidelines of Regulation (EU) 2017/1443 of June 29, 2017, for the financial position statement

Comunicação Externa

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