

Minimum requirements for own funds and eligible liabilities

From January 1st 2019, a requirement for total loss-absorbing capacity (TLAC) was introduced, as defined by the Financial Stability Board. In the EU TLAC requirements were implemented via EU regulation 2019/876 (also known as CRR II) that came into force in June 2019. This new regulation includes the new framework for the minimum requirements for eligible liabilities (MREL).

According with article 92a of EU regulation 2019/876, 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.

MREL includes own funds and eligible liabilities that can be written down or converted into capital in order to absorb losses or recapitalize the bank in the event of its failure. With this new framework new information disclosure is also included. Since final formats of this disclosure are still pending for final approval, the disclosures made on this section are done accordingly with the formats made available by the Basel Committee for the Pilar 3 disclosures requirements.

Santander Totta SGPS, SA's requirement is

- 16% of total consolidated RWAs;
- 6% of total consolidated leverage exposure



Key metrics (KM2)

| | | December-19 | September-19 | June-19 | March-19 | December-18 |
|----|--|-------------|--------------|---------|----------|-------------|
| 1 | Total Loss Absorbing Capacity (TLAC) available | 3.514 | 3.838 | 3.772 | 3.572 | 3.427 |
| 1a | Fully loaded ECL accounting model TLAC available | 3.514 | 3.838 | 3.772 | 3.572 | 3.427 |
| 2 | Total RWA at the level of the resolution group | 18.681 | 18.779 | 18.765 | 19.925 | 20.052 |
| 3 | TLAC as a percentage of RWA (row1/row2) (%) | 18,8% | 20,4% | 20,1% | 17,9% | 17,1% |
| 3a | Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL | 18,8% | 20,4% | 20,1% | 17,9% | 17,1% |
| 4 | Leverage exposure measure at the level of the resolution group | 54.188 | 54.741 | 54.697 | 54.588 | 52.990 |
| 5 | TLAC as a percentage of leverage exposure measure (row1/row4) (%) | 6,5% | 7,0% | 6,9% | 6,5% | 6,5% |
| 5a | Fully loaded ECL accounting model TLAC as a percentage of fully loaded ECL | 6,5% | 7,0% | 6,9% | 6,5% | 6,5% |

Creditors ranking (TLAC3)

| | | | | | Figures in million euros |
|----|---|---------|-----------------|-------------------|--------------------------|
| | | | Credito | Creditor ranking | |
| 1 | Description of creditor ranking (free text) | Capital | AT1 instruments | Subordinated Debt | TOTAL |
| 2 | Total capital and liabilities net of credit risk mitigation | 3.880 | 600 | 12 | 4.492 |
| 3 | Subset of row 2 that are excluded liabilities | 0 | 0 | 0 | 0 |
| 4 | Total capital and liabilities less excluded liabilities (row 2 minus row 3) | 3.880 | 600 | 12 | 4.492 |
| 5 | Subset of row 4 that are potentially eligible as TLAC | 3.880 | 600 | 12 | 4.492 |
| 6 | Subset of row 5 with 1 year ≤ residual maturity < 2 years | 0 | 0 | 0 | 0 |
| 7 | Subset of row 5 with 2 years ≤ residual maturity < 5 years | 0 | 0 | 0 | 0 |
| 8 | Subset of row 5 with 5 years ≤ residual maturity < 10 years | 0 | | 8 | 8 |
| 9 | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | 0 | 0 | 0 | 0 |
| 10 | Subset of row 5 that is perpetual securities | 3.880 | 600 | 4 | 4.484 |



TLAC Composition (TLAC1)

Figures in million euros

| 1 Common figuity Tier 1 capital (ECTT) 2 Additional Tier 1 capital (ATT) before TLAC adjustments 3 ATT ineligible as TLAC as issued out of subsidiaries to third parties 4 Other adjustments 5 ATT instruments eligible under the TLAC framework. 6 Tier 2 capital (T2) before TLAC adjustments 7 Amortised partion of T2 instruments where remaining maturity = 1 year 8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties 9 Other adjustments 10 T2 instruments eligible under the TLAC framework 11 TLAC arising from regulatory capital. 12 Enternal TLAC instruments sused directly by the bank and subordinated to excluded liabilities but meet at other TLAC term sheet requirements 13 Stemal TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet at other TLAC term sheet requirements 14 Of which: amount eligible as TLAC after application of the caps 15 External TLAC instruments issued by funding vehicles prior to 1 January 2022 16 Eligible or ante commitments to recapitalise a G-SIS in resolution 17 TLAC arising from non-regulatory capital instruments before adjustments Non-regulatory capital elements of TLAC; adjustments 18 TLAC before deductions 19 SPE C-SISBs) 20 Deduction of investments in own other TLAC liabilities 21 Other adjustments in a TLAC 22 TLAC after deductions Riks-twelghted assets and leverage exposure measure for TLAC purposes 23 Total insk-twelghted assets adjusted as permitted under the TLAC regime 24 Leverage exposure measure TLAC ratios and buffers 25 TLAC (as a percentage of risk-weighted assets) available after meeting the resolution groups minimum capital and TLAC reqime requirements | Regulat | ory capital elements of TLAC and adjustments | December-19 |
|--|---------|--|-------------|
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| 27 | 26 | TLAC (as a percentage of leverage exposure) | 6,48% |
| | 27 | | 2,81% |



$\label{eq:main features} \mbox{Main features of own funds instruments of the creditors ranking (TLAC2)}$

| Unique discharing regictioned, President Registromes (PTCNCO) Registromy forestment Coverning parks) of the instrument Leaf Processor (Registromy Coverning | ıer | Santander Totta SGPS, S.A. | Santander Totta SGPS, S.A. | Banco Santander Totta, S.A. | Banco Santander Totta, S.A. |
|--|--|---------------------------------------|---------------------------------------|------------------------------------|------------------------------------|
| discernance | que identifier (eg CUYesP, IYesN or Bloomberg identifier for private | | | | |
| Lei Fortugees Capata Neet | | PTSTOBOM0008 | PTSTOAOM0009 | PTBSREOM0028 | PTCPPOOE0004 |
| Transference (18 mules Capital News 1 Capital News 1 Capital News 1 Capital News 2 Capital News 2 Capital News 2 Capital News 3 Capita | ulatory Treatment | | | | |
| Transverticum CSR cules Announce Administrat (Spalat Meet 1 Capital Meet 1 Individual Capital Cap | overning law(s) of the instrument | Lei Portuguesa | Lei Portuguesa | Lei Portuguesa | Lei Portuguesa |
| Supple as to foliably-considered (colored Purugit Connectable Crosp Purugit Conn | | Capital Nível 1 | Capital Nível 1 | Capital Nível 2 | Capital Nível 2 |
| instrumenta per grypes to be specified by each purisdiction) moraum recognised may be instrumentated of Capital de Noet 1 instrumentos de Capital de Noet 2 instrumentos de Capital de Noet 2 instrumentos de Capital de Noet 2 instrumentos de Capital de Noet 3 instrumentos de Capital de Noet 2 instrumentos de Capital de Noet 3 instrumentos de Capi | -tranYestional CRR rules | Admissível | Admissível | Admissível | Admissível |
| Amount requisatory capital (Currency in million, as of most security profit policy of the control of the contro | ble at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidado Grupo Portugal | Consolidado Grupo Portugal | Consolidado Grupo Portugal | Consolidado Grupo Portugal |
| seent reporting date) 1000 CELES | rument type (types to be specified by each jurisdiction) | Instrumentos de Capital de Nível 1 | Instrumentos de Capital de Nível 1 | Instrumentos de Capital de Nível 2 | Instrumentos de Capital de Nível 2 |
| seent reporting date) 1000 CELES | ount recognised in regulatory capital (Currency in million, as of most | | | | |
| Issue price 100% 100% 100% 100% 100% 100% 100% 10 | | 300 | 300 | 8 | 4 |
| Recempting price 100% | ninal amount of instrument | 100.000 EUR | 100.000 EUR | 1. 000 EUR | 1. 000 EUR |
| Accounting data-Verification Copinal data-Verification Capital - disclandors Capital - disclandors Resultated Equito - juris pagair Perspetus Perpetus Perpetus | sue price | 100% | 100% | 100% | 100% |
| Designated and of insulance 22-06-2016 33-12-2015 6-10-2016 22-30-2016 22 | edemption price | 100% | 100% | 100% | 100% |
| Perpetual of dated Perpetual Perpetu | ounting clasYesfication | Capital - dividendos | Capital - dividendos | Resultado Líquido - juros a pagar | Resultado Líquido - juros a pagar |
| Perpetus Perpetus Perzetus Per | inal date of issuance | 22-06-2016 | 30-12-2015 | 6-10-2016 | 23-02-2001 |
| Source call subject to prior supervisory approval Sim | | Perpétuo | Perpétuo | Prazo fixo | Perpétuo |
| Same calculated to prior supervisory approval Sim | inal maturity date | Sem Vencimento | Sem Vencimento | 6-10-2026 | Sem Vencimento |
| Deptional call dates, contingent call dates and redemption amount: Anual Anual não aptice não apti | | Sim | Sim | Sim | Sim |
| Coupons & Gividends Fixo Fixo Fixo Fixo Fixo Fixo Fixo Fixo | | 22-06-2021 | 17-01-2021 | a todo o tempo | a todo o tempo |
| Expose & dividends Fixed or fitabiling dividend/coupon Fixe or fitabiling dividend/coupon Fixed or fit | | Anual | Anual | não aplicável | não aplicável |
| Ecupon rate and any related index 10,50% 9,90% 7,50% primeior of Neses - 1.5 | | | | | |
| Ecupon rate and any related index 10,50% 9,90% 7,50% primeior of Neses - 1.5 | d or floating dividend/coupon | Fixo | Fixo | Fixo | Variável |
| Existence of a dividend stopper Sim Sim Não Não Não Não Full discretionary, partially discretionary or mandatory (in terms of timing) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretionary or mandatory (in terms of amount) Full discretionary, partially discretion | 3 , 1 | | | | Euribor 6 Meses + 1.60% para os |
| Evistence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discret | | 40.5004 | 0.0004 | 7.500 | primeiros vinte períodos |
| Sistence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary or mandatory (in the discretionary or mandatory (in the discretionary or mandat | pon rate and any related index | 10,50% | 9,90% | 7,50% | Euribor 6 Meses + 1.75% para os |
| Fully discretionary, partially discretionary or mandatory (in terms of timing) Pully discretionary, partially discretionary or mandatory (in terms of amount) Possistence of step up or other incentive to redeem Não Não Não Não Não Não Não Não Não Nã | | | | | seguintes |
| timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Discrição total Discrição total Discrição total Discrição total Discrição total Discrição total Discrição total Discriç | tence of a dividend stopper | Sim | Sim | Não | Não |
| timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Discrição total Não Onvertivel Não convertivel Não | ully discretionary, partially discretionary or mandatory (in terms of | B: : | B1 1 1 1 1 1 1 | 0 | 0 |
| amount) Discripcia total Não Não Não Não Não Não Não Não | ming) | Discrição total | Discrição total | Obrigatoriedade | Obrigatoriedade |
| Sistance of step up or other incentive to redeem Não Nocumulative or cumulative Não convertivel Não con | ully discretionary, partially discretionary or mandatory (in terms of | B: : : : | B: | 01: | 0 |
| Noncumulative or cumulative Não cumulativo Não cumu | mount) | Discrição total | Discrição total | Obrigatoriedade | Obrigatoriedade |
| Não convertible or non-convertible Não convertible Não conve | tence of step up or other incentive to redeem | Não | Não | Não | Não |
| If convertible, converYeson trigger(s) If convertible, fully or partially If convertible, mandatory or optional converYeson If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If write-down features If write-down, virite-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If the porary write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Povestion in subordination hierarchy in tiquidation (specify instrument type If the porary write-down in subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary write-down is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiquidation (specify instrument type) If the porary is a subordination hierarchy in tiq | cumulative or cumulative | Não cumulativo | Não cumulativo | Não cumulativo | Não cumulativo |
| If convertible, converYeson rate n/a n/a n/a n/a n/a n/a n/a n/ | vertible or non-convertible | Não convertível | Não convertível | Não convertível | Não convertível |
| If convertible, mandatory or optional converyeson n/a n/a n/a n/a n/a n/a n/a n/a n/a n/ | convertible, converYeson trigger(s) | n/a | n/a | n/a | n/a |
| If convertible, specify instrument type convertible into n/a If convertible, specify instrument type convertible into n/a n/a n/a n/a n/a n/a n/a n/ | convertible, fully or partially | n/a | n/a | n/a | n/a |
| If convertible, specify instrument type convertible into n/a | convertible, converYeson rate | n/a | n/a | n/a | n/a |
| If convertible, specify issuer of instrument it converts into n/a | convertible, mandatory or optional converYeson | n/a | n/a | n/a | n/a |
| Sim | convertible, specify instrument type convertible into | n/a | n/a | n/a | n/a |
| If write-down, full or partial Depende do valor da redução. Pode ser total ou parcial If write-down, permanent or temporary Temporária Se o emitente apresentar resultados positivos, pode, sujeito ao montante máximo distribuivel (MDA), aumentar o valor nominal do instrumento numa base pro rata com outros instrumentos equivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. Povestion in subordination hierarchy in liquidation (specify instrument type | convertible, specify issuer of instrument it converts into | n/a | n/a | n/a | n/a |
| Depende do valor da redução. Pode ser total ou parcial Temporária Temporária Temporária N/a n | :e-down features | Sim | Sim | n/a | n/a |
| If write-down, permanent or temporary Temporária Se o emitente apresentar resultados positivos, pode, sujeito ao montante máximo distribuivel (MDA), aumentar o valor nominal do instrumento numa base pro rata com outros instrumentos equivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode excede o valor nominal original do instrumento. Po/estiton in subordination hierarchy in liquidation (specify instrument type) | write-down, write-down trigger(s) | Trigger Level: MinCET1 8% | Trigger Level: MinCET1 8% | n/a | n/a |
| If write-down, permanent or temporary Temporária Se o emitente apresentar resultados positivos, pode, sujeito ao montante máximo distribuivel (MDA), aumentar o valor nominal do instrumento numa base pro rata com outros instrumentos se quivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. PoVestion in subordination hierarchy in liquidation (specify instrument type | write-down full or partial | Depende do valor da redução. Pode ser | Depende do valor da redução. Pode ser | n/a | n/a |
| Se o emitente apresentar resultados positivos, pode, sujeito ao montante máximo distribuível (MDA), aumentar o valor nominal do instrumento numa base pro rata com outros instrumentos equivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor Qualquer reposição não pode exceder o valor nominal do instrumento subservorate com outros instrumentos equivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. PoYestion in subordination hierarchy in liquidation (specify instrument type | write-down, rutt or partiat | total ou parcial | total ou parcial | iya | 11/a |
| positivos, pode, sujeito ao montante máximo distribuivel (MDA), aumentar o valor nominal do instrumento numa base pro rata com outros instrumentos equivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. Po/estion in subordination hierarchy in liquidation (specify instrument type | write-down, permanent or temporary | Temporária | Temporária | n/a | n/a |
| máximo distribuivet (MDA), aumentar o valor nominal do instrumento numa base pro rata com outros instrumento se quivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode excede o valor nominal original do instrumento o base pro rata com outros instrumentos equivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode excede o valor nominal original do instrumento. Po/estion in subordination hierarchy in liquidation (specify instrument type | | Se o emitente apresentar resultados | Se o emitente apresentar resultados | | |
| o valor nominal do instrumento numa base pro rata com outros instrumentos equivalentes (loss absorbing e que permitem write down), até ao montante máximo de reposição do valor. Qualquer reposição não pode excede o valor nominal do instrumentos la permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode excede o valor nominal original do instrumento. Po/estiton in subordination hierarchy in tiquidation (specify instrument type) | | positivos, pode, sujeito ao montante | positivos, pode, sujeito ao montante | | |
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| If temporary write-down, description of write-up mechanism equivalentes (loss absorbing e que permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. Povestion in subordination hierarchy in liquidation (specify instrument type) Instrumentos de Canital de Nivel 2 Outros passivos não cobertos por Outros passivos não cobertos | | o valor nominal do instrumento numa | | | |
| permitem write down) até ao montante máximo de reposição do valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. PoVestion in subordination hierarchy in liquidation (specify instrument type | | base pro rata com outros instrumentos | base pro rata com outros instrumentos | | |
| montante máximo de reposição do valor. Qualquer reposição do valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. **PoVestion in subordination hierarchy in liquidation (specify instrument) | If temporary write-down, description of write-up mechanism | | | n/a | n/a |
| valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. valor. Qualquer reposição não pode exceder o valor nominal original do instrumento. | | | | | |
| exceder o valor nominal original do exceder o valor nominal original do instrumento. PoVestion in subordination hierarchy in liquidation (specify instrument type Instrumentos de Canital de Nivel 2 Instrumentos de Canital de Nivel 2 Outros passivos não cobertos por Outros passivos não cobertos por | | ' ' | ' ' | | |
| instrumento. instrumento. instrumento. PoVestion in subordination hierarchy in liquidation (specify instrument type Instrumentos de Canital de Nivel 2 Instrumentos de Canital de Nivel 2 Outros passivos não cobertos por Outros | | | | | |
| PoYestion in subordination hierarchy in liquidation (specify instrument type Instruments de Capital de Nivel 2 Instrumentos de Capital de Nivel 2 | | - | - | | |
| Instrumentos de Canital de Nivel 2 — Instrumentos de Canital de Nivel 2 | | instrumento. | instrumento. | | |
| | | Instrumentos de Capital de Nível 2 | Instrumentos de Capital de Nível 2 | | Outros passivos não cobertos por |
| mmediately senior to instrument) regimes de proteção de depositos regimes de proteção d | nediately senior to instrument) | | · | regimes de proteção de depósitos | regimes de proteção de depósitos |
| Non-compliant tranYestioned features Não Não Não Não Não Não Não Serves, specify non-compliant features | • | Não | Não | Não | Não |