

Divulgação de exposições NPL e Forborne

A partir de 31 de dezembro de 2019 foi introduzido pelas guias da EBA (EBA/GL/2018/10) um requisito de divulgação de informação para todas as exposições NPL e "Forborne".

De acordo com estas guias, este requisito é aplicável semestralmente a todas as instituições consideradas Sistêmicas Globais (G-SII) ou que façam parte de um Grupo que seja considerado G-SII. Dado que o capital da Santander Totta SGPS é maioritariamente detido pelo Banco Santander SA, e que este último é considerado uma instituição G-SII, este requisito é igualmente aplicável à Santander Totta SGPS.

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