

## 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	Performing forborne	Of which collateral and financial guarantees	
		Of which defaulted	Of which impaired					
<b>Loans and advances</b>	<b>503.425.871</b>	<b>1.107.287.541</b>	<b>1.107.287.541</b>	<b>1.107.287.541</b>	<b>-21.395.259</b>	<b>-543.705.402</b>	<b>154.729.620</b>	<b>76.290.304</b>
<i>Central banks</i>	0	0	0	0	0	0	0	0
<i>General governments</i>	0	5.403	5.403	5.403	0	-4.990	413	413
<i>Credit institutions</i>	0	0	0	0	0	0	0	0
<i>Other financial corporations</i>	134.400	186.749	186.749	186.749	-10.015	-148.596	160.990	36.605
<i>Non-financial corporations</i>	90.044.194	821.872.188	821.872.188	821.872.188	-4.602.193	-426.850.973	119.688.050	66.243.553
<i>Households</i>	413.247.277	285.223.201	285.223.201	285.223.201	-16.783.051	-116.700.843	34.880.167	10.009.733
<b>Debt Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Loan commitments given</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>503.425.871</b>	<b>1.107.287.541</b>	<b>1.107.287.541</b>	<b>1.107.287.541</b>	<b>-21.395.259</b>	<b>-543.705.402</b>	<b>154.729.620</b>	<b>76.290.304</b>

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	
<b>Loans and advances</b>	<b>38.733.097.473</b>	<b>38.621.086.074</b>	<b>112.011.399</b>	<b>1.622.680.211</b>	<b>963.314.922</b>	<b>94.165.967</b>	<b>144.176.137</b>	<b>341.354.513</b>	<b>0</b>	<b>79.668.672</b>	<b>0</b>	<b>1.622.678.672</b>
Central banks	2.798.891.497	2.798.891.497	0	0	0	0	0	0	0	0	0	0
General governments	3.398.032.561	3.398.032.561	0	3.250.882	1.539	16.690	3.227.250	0	0	5.403	0	3.249.343
Credit institutions	1.136.661.764	1.136.661.764	0	352.180	352.180	0	0	0	0	0	0	352.180
Other financial corporations	249.352.156	249.332.059	20.097	1.128.309	983.668	0	37.544	105.777	0	1.320	0	1.128.309
Non-financial corporations	9.580.701.232	9.556.617.122	24.084.110	1.140.027.628	725.111.800	55.884.665	105.222.258	219.366.056	0	34.442.849	0	1.140.027.628
Of which SMEs	5.860.921.680	5.838.586.684	22.334.996	959.200.866	583.699.226	44.863.056	86.844.892	213.398.969	0	30.394.723	0	959.200.866
Households	21.569.458.263	21.481.551.071	87.907.192	477.921.212	236.865.735	38.264.612	35.689.085	121.882.680	0	45.219.100	0	477.921.212
<b>Debt securities</b>	<b>9.565.823.941</b>	<b>9.565.823.941</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6.564.875.549	6.564.875.549	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	269.845.121	269.845.121	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2.731.103.271	2.731.103.271	0	0	0	0	0	0	0	0	0	0
<b>Off-balance-sheet exposures</b>	<b>7.983.062.388</b>			<b>211.108.595</b>								<b>0</b>
Central banks	0			0								0
General governments	223.660.115			0								0
Credit institutions	397.691.081			0								0
Other financial corporations	94.820.388			52.204								0
Non-financial corporations	5.616.744.305			204.997.702								0
Households	1.650.146.499			6.058.689								0
<b>Total</b>	<b>56.281.983.802</b>	<b>48.186.910.015</b>	<b>112.011.399</b>	<b>1.833.788.806</b>	<b>963.314.922</b>	<b>94.165.967</b>	<b>144.176.137</b>	<b>341.354.513</b>	<b>0</b>	<b>79.668.672</b>	<b>0</b>	<b>1.622.678.672</b>

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				
<b>Loans and advances</b>	<b>37.467.704.689</b>	<b>35.669.055.956</b>	<b>1.798.648.733</b>	<b>1.553.783.633</b>	<b>0</b>	<b>1.553.783.633</b>	<b>-196.551.628</b>	<b>-86.160.065</b>	<b>-110.391.563</b>	<b>-818.539.379</b>	<b>0</b>	<b>-818.539.379</b>	<b>0</b>	<b>28.024.020.281</b>	<b>676.684.581</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4.082.936.666	4.001.716.770	81.219.896	3.251.433	0	3.251.433	-4.230.464	-3.827.430	-403.034	-3.249.926	0	-3.249.926	0	217.175.392	544
Credit institutions	930.841.906	930.841.906	0	329.645	0	329.645	-5.862	-5.862	0	-119.823	0	-119.823	0	1.971.984	208.478
Other financial corporations	312.983.744	311.232.743	1.751.007	1.042.945	0	1.042.945	-225.002	-186.946	-38.056	-951.418	0	-951.418	0	50.631.990	64.953
Non-financial corporations	10.137.475.301	9.438.376.460	699.098.841	1.088.481.560	0	1.088.481.560	-124.164.065	-61.967.142	-62.196.923	-574.653.354	0	-574.653.354	0	6.696.111.269	432.459.248
Of which SMEs	5.163.733.715	4.546.831.905	616.901.810	805.369.424	0	805.369.424	-42.336.836	-16.665.183	-25.671.653	-423.243.201	0	-423.243.201	0	4.412.773.024	325.543.859
Households	22.003.467.072	20.986.888.077	1.016.578.995	460.678.050	0	460.678.050	-67.926.235	-20.172.685	-47.753.550	-239.564.858	0	-239.564.858	0	21.058.129.646	243.951.358
<b>Debt securities</b>	<b>8.751.699.903</b>	<b>8.733.196.931</b>	<b>18.502.972</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-3.512.571</b>	<b>-3.359.695</b>	<b>-152.876</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	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	-1.257.979	-1.257.979	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	282.603.397	282.603.397	0	0	0	0	-321.885	-321.885	0	0	0	0	0	0	0
Non-financial corporations	3.098.558.960	3.080.055.988	18.502.972	0	0	0	-1.932.707	-1.779.831	-152.876	0	0	0	0	0	0
<b>Off-balance-sheet exposures</b>	<b>8.112.011.367</b>	<b>7.395.645.111</b>	<b>716.366.256</b>	<b>207.286.770</b>	<b>0</b>	<b>207.286.770</b>	<b>-7.209.482</b>	<b>-5.673.250</b>	<b>-1.536.232</b>	<b>-49.185.212</b>	<b>0</b>	<b>-49.185.212</b>	<b>0</b>	<b>2.594.679.796</b>	<b>85.448.735</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	242.136.086	179.797.008	62.339.078	0	0	0	-25.091	-24.905	-186	0	0	0	0	4.943.605	0
Credit institutions	430.561.343	430.531.415	29.928	0	0	0	-35.629	-35.627	-2	0	0	0	0	60.731.573	0
Other financial corporations	137.389.184	137.021.992	367.192	53.143	0	53.143	-889.882	-888.780	-1.102	-8.120	0	-8.120	0	19.522.779	39.213
Non-financial corporations	5.611.911.402	5.020.329.602	591.581.800	200.095.981	0	200.095.981	-5.207.970	-3.855.503	-1.352.467	-48.599.984	0	-48.599.984	0	2.201.964.630	82.807.321
Households	1.690.013.352	1.627.965.094	62.048.258	7.137.646	0	7.137.646	-1.050.970	-868.435	-182.475	-577.108	0	-577.108	0	307.517.209	2.602.201
<b>Total</b>	<b>54.331.415.959</b>	<b>51.797.897.998</b>	<b>2.533.517.961</b>	<b>1.761.070.403</b>	<b>0</b>	<b>1.761.070.403</b>	<b>-207.273.681</b>	<b>-95.193.010</b>	<b>-112.080.671</b>	<b>-867.724.591</b>	<b>0</b>	<b>-867.724.591</b>	<b>0</b>	<b>30.618.700.077</b>	<b>762.133.316</b>

**Template 9: Collateral obtained by taking possession and execution processes**

	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
<b>Property, plant and equipment (PP&amp;E)</b>	<b>0</b>	<b>0</b>
<b>Other than PP&amp;E</b>	<b>39.336.517</b>	<b>-23.072.642</b>
<i>Residential immovable property</i>	34.320.604	-21.088.078
<i>Commercial Immovable property</i>	4.229.801	-1.712.388
<i>Movable property (auto, shipping, etc.)</i>	224.348	-47.845
<i>Equity and debt instruments</i>	0	0
<i>Other</i>	561.764	-224.331
<b>Total</b>	<b>39.336.517</b>	<b>-23.072.642</b>