

# BANCO SANTANDER SA

ISIN: ES0113900J37 WKN: - Asset Class: **Stock**

<b>Company</b>	2023/09/22 17:38:00
	<b>Price</b> 3.48 EUR
	<b>Difference</b> <span style="color: red;">▼</span> -0.70% (-0.02)



<b>Contact Details</b>	
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## Company Profile

Banco Santander SA is a banking services company, which engages in the provision of banking services to individuals, companies, and institutions. It operates through the following segments: Europe, North America, South America, and Digital Consumer Bank. The Europe segment comprises business activities carried out in the region. The North America segment includes business activities in Mexico and the United States. The South America segment involves financial activities of the Group through its banks and subsidiary banks in the region. The Digital Consumer Bank segment includes Santander Consumer Finance, which incorporates the entire consumer finance business in Europe, Openbank, and ODS. The company was founded on March 21, 1857 and is headquartered in Madrid, Spain.

## Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2022		2021		2020	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	223,073,000,000		210,689,000,000		153,839,000,000	
Bonds	347,577,000,000		297,005,000,000		326,192,000,000	
Receivables	-		-		-	
Accrued liabilities		8,149,000,000		9,583,000,000		10,852,000,000
Liabilities		1,637,762,000,000		1,499,440,000,000		1,417,718,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		8,397,000,000		8,670,000,000		8,670,000,000
Equity capital of a company		96,897,000,000		96,395,000,000		90,532,000,000
<b>Total assets</b>	<b>1,734,659,000,000</b>	<b>1,734,659,000,000</b>	<b>1,595,835,000,000</b>	<b>1,595,835,000,000</b>	<b>1,508,250,000,000</b>	<b>1,508,250,000,000</b>

## Balance notes

	2022	2021	2020
Accounting standard	IFRS	IFRS	IFRS
Employees	206,462	197,070	191,189
Equity ratio	6.07%	6.67%	6.66%
Debt-equity ratio	1,546.13%	1,398.18%	1,402.57%

## Others

	2022	2021	2020
Tax Expense Rate	30.84%	34.67%	-284.44%

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## Income statement

	2022	2021	2020
<b>Net income</b>	9,605,000,000	8,124,000,000	-8,771,000,000
<b>Net commission surplus</b>	15,100,000,000	13,041,000,000	12,372,000,000
<b>Net trading</b>	-	-	-
<b>Operating income before taxes</b>	14,548,000,000	14,115,000,000	-1,980,000,000
<b>Risk provision</b>	-	-	-
<b>Administrative expenses</b>	-	-	-
<b>Income taxes</b>	4,486,000,000	4,894,000,000	5,632,000,000
<b>Result from investments in subsidiaries, associates and other</b>	702,000,000	432,000,000	-96,000,000

## Board of Directors

Ana Patricia Botín-Sanz de Sautuola O'Shea	Chairman of Supervisory Board
Homaira Akbari	Member of Supervisory Board
Belén Romana García	Member of Supervisory Board
Bruce Carnegie-Brown	Member of Supervisory Board
Francisco Javier Botín-Sanz de Sautuola O'Shea	Member of Supervisory Board
Germán de la Fuente Escamilla	Member of Supervisory Board
Gina Lorenza Díez Barroso Azcárraga	Member of Supervisory Board
Glenn Hutchins	Member of Supervisory Board
Henrique de Castro	Member of Supervisory Board
Luis Isasi Fernández de Bobadilla	Member of Supervisory Board
Pamela Ann Walkden	Member of Supervisory Board
Ramiro Mato García-Ansorena	Member of Supervisory Board
Sergio Agapito Lires Rial	Member of Supervisory Board
Sol Daurella Comadrán	Member of Supervisory Board

## Members of Management Board

Hector Blas Grisi Checa	Chairman of Managing Board
Alberto Amo	Member of Executive Committee
Alexandra Brandão	Member of Executive Committee
António Simões	Member of Executive Committee
Begoña Morenés	Member of Executive Committee
Carlos Manzano Cuesta	Member of Executive Committee
Carlos Salan	Member of Executive Committee
Cristina Álvarez Álvarez	Member of Executive Committee
Daniel Barriuso	Member of Executive Committee
Dirk Ludwig Marzluf	Member of Executive Committee
Ivan Howard	Member of Executive Committee
Jaime Pérez Renovales	Member of Executive Committee
Joe Abruzzo	Member of Executive Committee
Jonathan Blondeau	Member of Executive Committee
José Antonio García Cantera	Member of Executive Committee
José Francisco Doncel Razola	Member of Executive Committee
José Luis de Mora Gil-Gallardo	Member of Executive Committee
Juan Guitard Marín	Member of Executive Committee
Juan Manuel Cendoya Méndez de Vigo	Member of Executive Committee
Luis Navalon	Member of Executive Committee
Mahesh C. Aditya	Member of Executive Committee
Marco Achon Tunon	Member of Executive Committee
Maria Teresa Galindez Landaeta	Member of Executive Committee
Marjolein van Hellemond-Gerdingh	Member of Executive Committee
Miguel Angel Luna Mansilla	Member of Executive Committee