## **BANCO SANTANDER SA**

ISIN: ES0113900J37 WKN: - Asset Class: Stock



#### **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.

	20	2023		2022		2021	
Financial figures		Liabilities and equity		Liabilities and equity		Liabilities and equity	
Cash and cash equivalents	220,342,000,000		223,073,000,000		210,689,000,000		
Bonds	404,956,000,000		347,577,000,000		297,005,000,000		
Receivables	-		-		-		
Accrued liabilities		8,441,000,000		8,149,000,000		9,583,000,000	
Liabilities		1,693,541,000,000		1,637,762,000,000		1,499,440,000,000	
Liabilities to financial institutions		-		-		-	
Common stock capital		8,092,000,000		8,397,000,000		8,670,000,000	
Equity capital of a company		103,521,000,000		96,897,000,000		96,395,000,000	
Total assets	1,797,062,000,000	1,797,062,000,000	1,734,659,000,000	1,734,659,000,000	1,595,835,000,000	1,595,835,000,000	

#### **Balance notes**

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	212,764	206,462	197,070
Equity ratio	6.25%	6.07%	6.67%
Debt-equity ratio	1,499.68%	1,546.13%	1,398.18%

#### Others

	2023	2022	2021
Tax Expense Rate	26.98%	30.84%	34.67%

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Income statement			
	2023	2022	2021
Net income	11,076,000,000	9,605,000,000	8,124,000,000
Net commission surplus	15,626,000,000	15,100,000,000	13,041,000,000
Net trading	-	-	-
Operating income before taxes	15,846,000,000	14,548,000,000	14,115,000,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	4,276,000,000	4,486,000,000	4,894,000,000
Result from investments in subsidaries, associates and other	613,000,000	702,000,000	432,000,000

### **Board of Directors**

Chairman of Supervisory Board
Member of Supervisory Board

## Members of Management Board

Héctor Grisi	Chairman of Managing Board
Alexandra Brandao	Member of Executive Committee
Dirk Marzluf	Member of Executive Committee
Jaime Pérez Renovales	Member of Executive Committee
José Antonio García Cantera	Member of Executive Committee
José Doncel	Member of Executive Committee
José Luis De Mora	Member of Executive Committee
José María Linares	Member of Executive Committee
Juan Guitard	Member of Executive Committee
Juan Manuel Cendoya	Member of Executive Committee
Mahesh Aditya	Member of Executive Committee
Marjolein van Hellemondt-Gerdingh	Member of Executive Committee
Mónica López-Monís	Member of Executive Committee
Víctor Matarranz	Member of Executive Committee