## **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.

Financial figures	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	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%

_	41		_	
	П	n	ρ	rs

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

2021

# **BANCO SANTANDER SA**

ISIN: ES0113900J37 WKN: - Asset Class: Stock

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

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	