

TOP 50 EUROPEAN BANKS

Santander

EUR m	2022	2023	Variance 2022/23
Total assets	1,734,659	1,797,062	4%
Equity	97,585	104,241	7%
Operating income	52,117	57,423	10%
Operating expenses	-25,784	-28,103	9%
Operating result	26,333	29,320	11%
Loan loss provision	-10,863	-12,956	19%
Net income	10,764	12,183	13%
Total comprehensive income (TCI)	8,104	12,797	58%

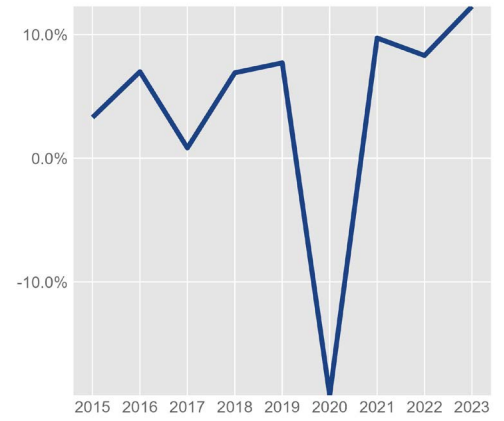
	2022	2023	Variance
Number of employees	201,516	211,514	5%

Ratios	2022	2023
CET 1 Ratio	12.2%	12.3%
Cost/Income Ratio	49.5%	48.9%

Stage 3 Coverage	42.7%	42.1%
Ø Staff cost (EUR)	62,263	64,894
R o E TCI / Equity	8.3%	12.3%

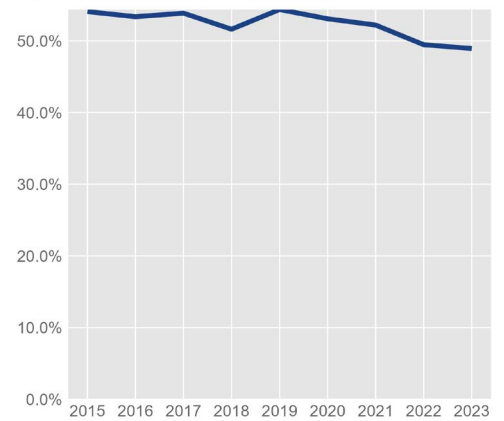
Return on Equity

Total Comprehensive Income / Equity



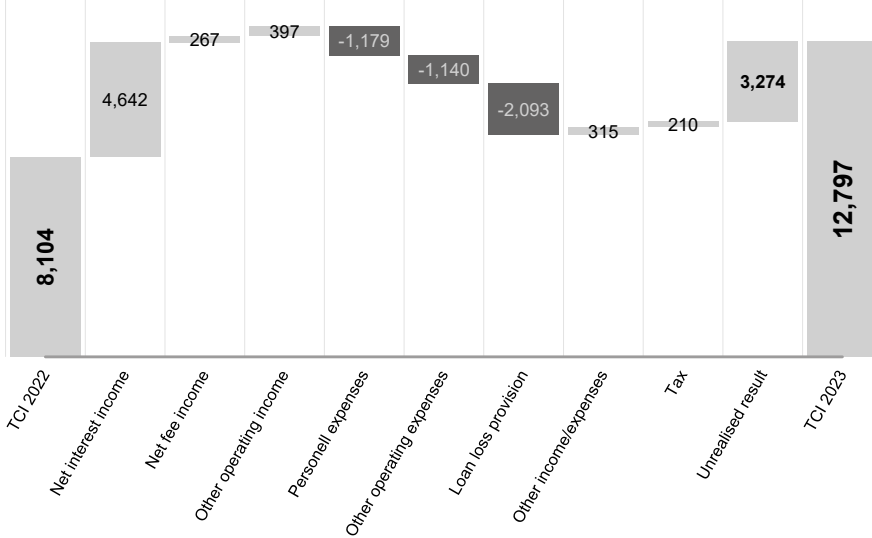
Cost/Income Ratio

Operating Expenses / Operating Income



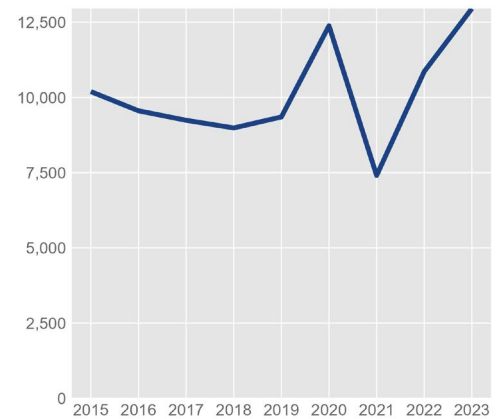
Total Comprehensive Income (TCI)

Reconciliation 2022/23 (change in individual P&L items compared with 2022, EUR m)



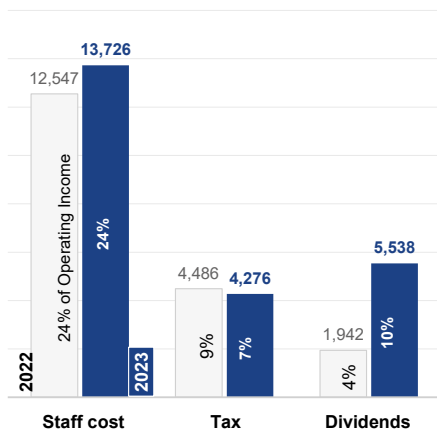
Loan loss provision

(million EUR)

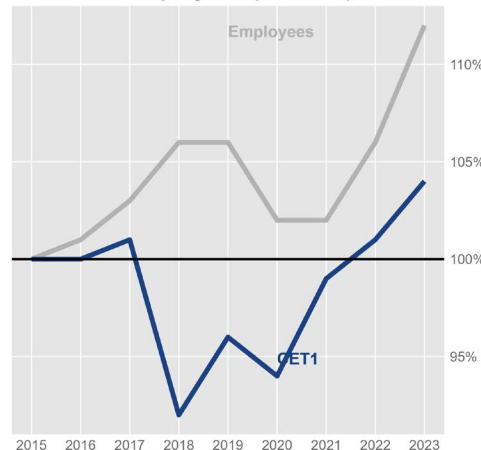


Distribution to stakeholders

EUR m



CET1 and Employees (indexed)



Shareholder return (indexed)

Compared to other listed TOP European Banks

