

9M 2019 RESULTS



Attributable profit

3,732 € mill.



Strength

11.30%

CET1



Profitability

11.9%

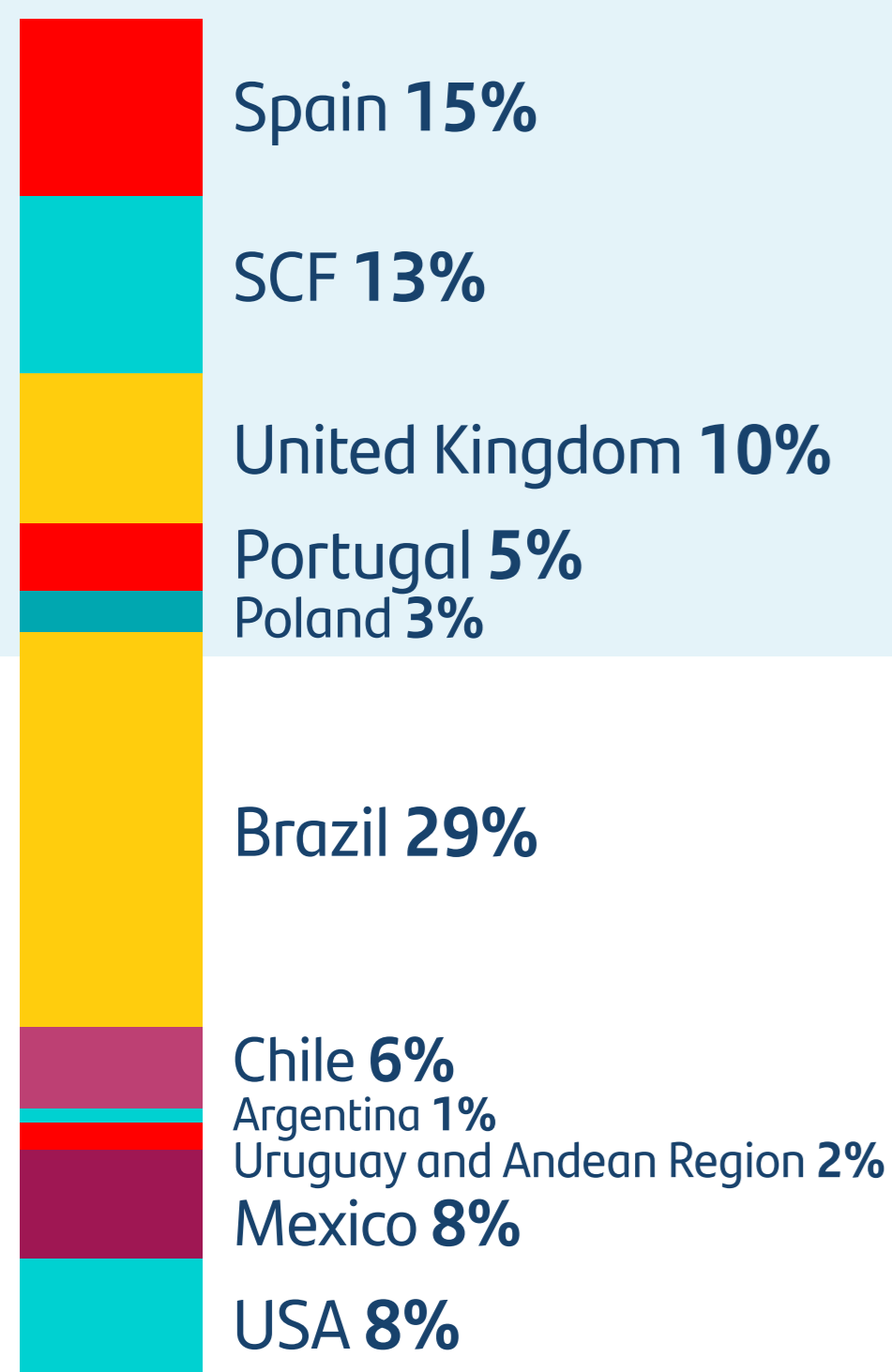
RoTE



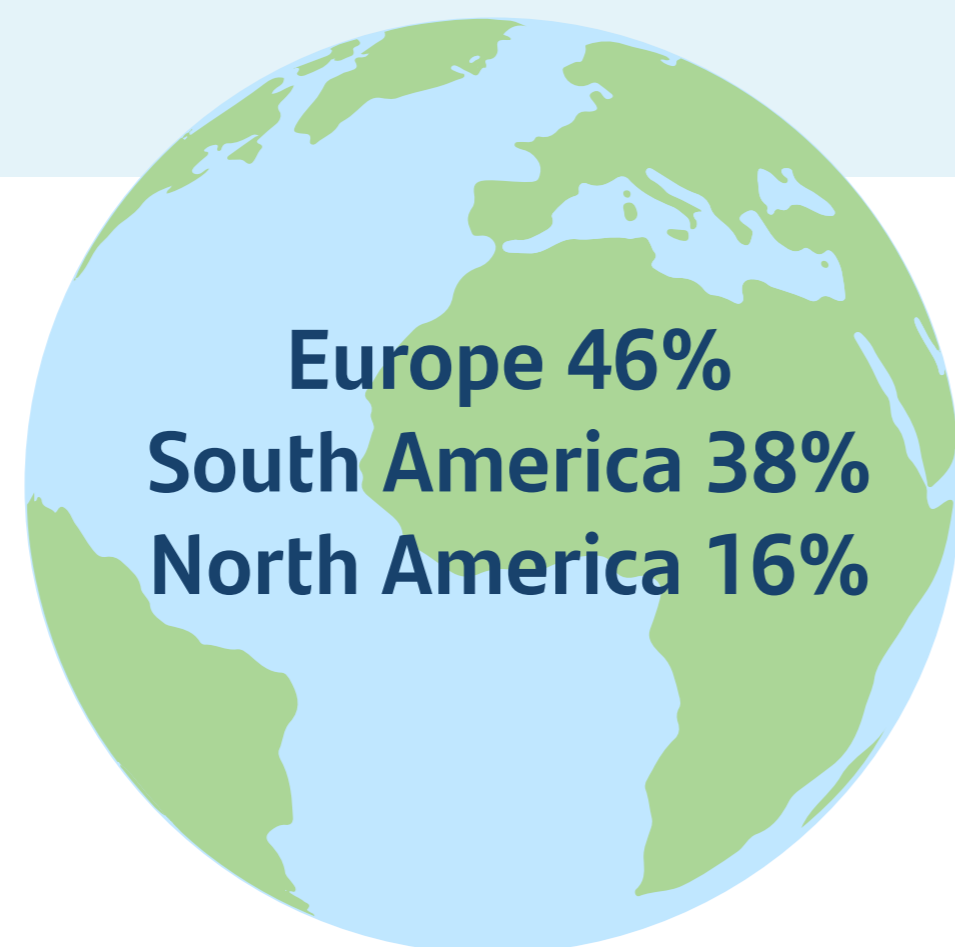
Efficiency

46.9%

Cost-to-income



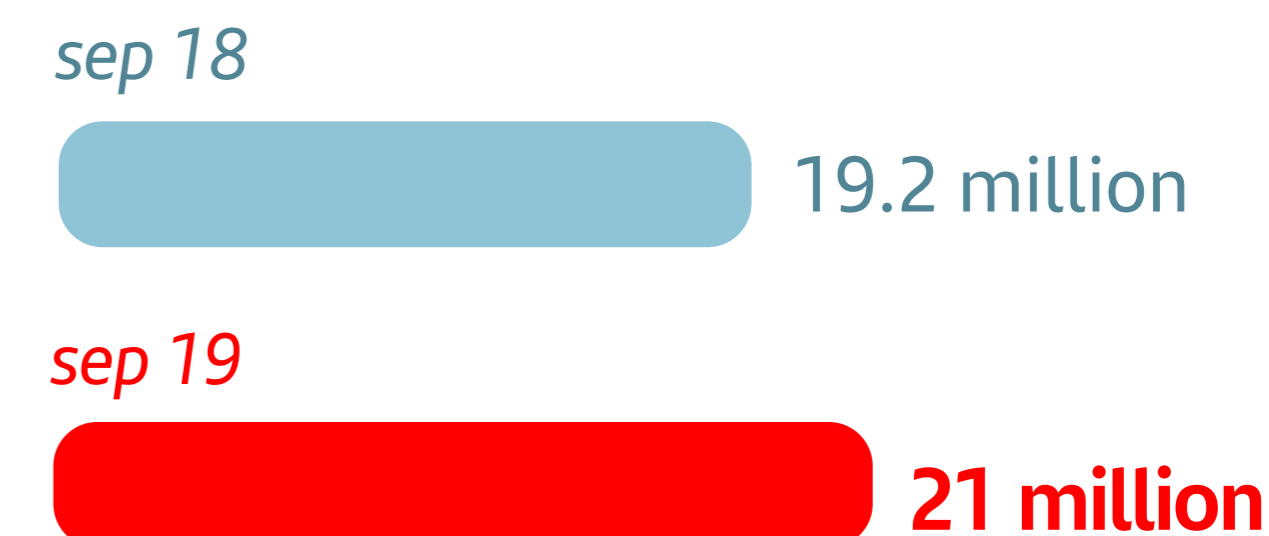
Underlying attributable profit by market



+6.1
(+20%)
million
Digital customers



+1.8
(+10%)
million
Loyal customers



*Excluding Corporate Centre and Santander Global Platform