Right to receive information

For the purposes of the provisions of article 7 of the Rules and regulations for the general shareholders' meeting and regarding the shareholders' right to receive information on the occasion of the call to the meeting, the following rules will be applicable, together with the provisions of the Spanish Capital Corporations Law (*Ley de Sociedades de Capital*), the Bylaws and the Rules and regulations for the general shareholders' meeting and board of directors:

(i) Pursuant to the provisions of the Rules and regulations for the general shareholders' meeting, until (including) the fifth day prior to the date provided for the holding of the meeting, the shareholders may request in writing such information or clarifications that they deem are required, or ask written questions that they deem pertinent regarding the matters contained in the agenda, request clarifications in writing regarding information accessible to the public which has been provided by the Company to the National Securities Market Commission since the holding of the last General Shareholders' Meeting and regarding the report submitted by the Company's external auditor. These information requests may be made by sending an e-mail to the address junta.accionistas@santander.com, in which case, in order to provide the system with adequate guarantees of authenticity and of identity of the shareholder exercising the right to receive information, such shareholder shall set forth in such e-mail his/her first name and surnames (or its corporate name), tax identification number, and the number of shares held by such shareholder.

(ii) As provided in article 539 of the Spanish Capital Corporations Law, and unless otherwise indicated by the shareholder, the requests exercising the right to receive information received at the aforementioned e-mail address may be dealt with by the Bank by means of an answer sent to the e-mail address of the shareholder-sender.

(iii) Likewise, pursuant to the provisions of the Rules and regulations for the general shareholders' meeting, the request may also be made by delivering or mailing the written request to the registered office of the Bank (Paseo de Pereda 9 al 12, 39004 Santander, Cantabria), although in this case the handwritten signature of the requesting party shall be sufficient.

All of the foregoing is without prejudice to the shareholders' right to receive information during the meeting, which shall be governed by the provisions of the Spanish Capital Corporations Law, the Bylaws, the Rules and regulations for the general shareholders' meeting and board of directors and the notice of call to the meeting.