

INSTRUCTIONS FOR PARTICIPATING IN THE MEETING

2026 General shareholders' meeting

Contents

2026 Ordinary general shareholders' meeting

1. Call notice and Participation

- When will it be held?
- In what format?
- Right to participate in the meeting
- Number of votes available
- Ways and channels to participate in the meeting
- Attendance, proxy and advance voting card
- Commemorative gift for participating in the meeting
- Access to the General Shareholders' Meeting Platform

2. Proposed Resolutions

- Information and documentation
- Supplement to the call notice and presentation of proposals

3. Proxy-granting and advance voting

- Means and deadlines to grant a proxy or cast an advance vote prior to the meeting
- Steps to grant a proxy or cast an advance vote through the Platform
- Specific rules on proxy-granting and advance voting
- Common matters to proxy-granting and advance voting
- Rules of priority

4. Virtual Attendance

- Registration of attendance and ways to participate
- Presentations: general matters
- Presentations by audio/video
- Presentations in writing
- Voting at the meeting
- Communications to the Notary
- Broadcast

5. Electronic Shareholders' Forum



More information available at:

- Corporate website (www.santander.com)
- Call notice for the ordinary general shareholders' meeting
- Shareholder Helpline: (+34) 91 276 92 90
- junta.accionistas@santander.com





When will it be held?



Although the meeting has been called on first call on 26 March 2026 at 12:30 p.m.*, it is expected to be held on second call on 27 March at the same time.

On **25 February 2026**, the meeting was called by means of an announcement published in the newspaper *El País*, on the Bank's corporate website and on the website of the CNMV (www.cnmv.es). All documentation of interest relating to the meeting has also been made available on the Bank's corporate website.

In what format?

Exclusively by virtual means



The meeting will be held without the physical attendance of shareholders or their representatives.

Attendance must take place through the **General Shareholders' Meeting Platform**, accessible at www.juntasantander.com, through the corporate website www.santander.com (section "General Shareholders' Meeting"), or by scanning this QR code:



Who may participate and how?



Right to participate in the meeting

Any holder of shares of the Bank registered in their name five days before the meeting is held (that is, on Sunday, 22 March 2026, if the meeting is held on second call, as expected), and who meets the other requirements set out in the Bylaws, has the right to participate. Therefore, for stock trading purposes, the shares must be registered in the shareholder's name on Friday, 20 March 2026 (record date). Please note that settlement periods in the various markets in which Santander shares are listed may differ.



Number of votes

Shareholders or their representatives are entitled to one vote for each share they hold or represent.



Ways and channels to participate in the meeting

- ◆ **Proxy-granting or advance voting** prior to the meeting, through the following channels
 - General Shareholders' Meeting Platform (www.juntasantander.com)
 - Shareholder Helpline ((+34) 91 276 92 90)
 - In person at any Banco Santander branch
- ◆ **Remote attendance at the meeting**, Through the General Shareholders' Meeting Platform

For further details on how to access the Platform, please refer to page 5 of this document.





Attendance, proxy and advance voting card

In addition to the official channels, Banco Santander announces the call to the general meeting by means of a letter sent by the Chair to shareholders, enclosing the attendance, proxy and advance voting card, as well as the agenda of the meeting. If this documentation is not received, the holder of the shares (or their legal representative) may **request a duplicate through:**

 The General Shareholders' Meeting Platform (www.juntasantander.com)

 Any Banco Santander branch

 Email: junta.accionistas@santander.com

The cards contain the data recorded in the Bank's registers as of the date of issuance. If any transactions are carried out subsequently, these transactions will not be reflected on the card. However, the shareholder will be entitled to exercise the **voting rights corresponding to the shares registered in their name** in the accounting records as of **22 March 2026** (five days prior to the date of the meeting). An updated duplicate may be requested.

If any personal data included in this documentation **needs to be amended**, a request may be sent to: junta.accionistas@santander.com.



Commemorative gift for participating in the meeting

For each shareholder number (securities contract with Santander shares) that evidences participation in the meeting (whether by proxy-granting, advance voting or remote attendance), a commemorative gift may be requested at the shareholder's usual branch, while stocks last.

Shareholders who are not depositors with Banco Santander must visit the branch of reference closest to their domicile.

No attendance premium is provided.



Wireless charger
(400,000 units available)

In addition...

By participating digitally, shareholders may enter a draw for 25 iPhone 17 (256 GB)





Access to the General Shareholders' Meeting Platform



Technical
assistance

junta.accionistas@santander.com
Shareholder Helpline (+34) 91 276 92 90



Accessible via:

www.juntasantander.com

y www.santander.com

Access requirements:



Device with a stable internet connection, running Microsoft Windows 10 (64-bit), MacOS Catalina 10.15.4, Android 14.0 or iOS 18.1.1, and an up-to-date web browser (recommended versions for desktops or laptops: Chrome 53, Edge 79, Firefox 36, Safari 14 or later; for mobile devices: Chrome 53, Firefox 36, Safari iOS 14 or later).

Active credentials to access the Platform



- **Santander Customer:** Santander Online Banking Credentials.
- **Non-Santander Customer:** General Shareholders' Meeting Credentials. This option is intended for shareholders who do not have Santander Online Banking Credentials and, in all cases, for legal entities and representatives who are not shareholders of Banco Santander.

➤ How can access credentials be obtained?

By having previously entered into one of the following agreements (at no cost):



Consumer Digital Banking Contract: customers who do not yet have Santander Online Banking Credentials and wish to obtain them must sign the Santander Consumer Digital Banking Agreement through Online Banking (through the route "Customer Access – Individuals – Start new registration" ("Acceso clientes – Particulares – Inicia nueva alta")) or at their branch. Shareholders who have active Santander Online Banking Credentials may use them to access the Platform. To recover these credentials, shareholders must visit a branch, request them through the Online Banking website (www.bancosantander.es) or call Superlínea (+34) 91 512 31 23.



Contract to Participate in the General Shareholders' Meeting: Shareholders who do not have Santander Online Banking Credentials and, in all cases, legal entities and representatives who are not shareholders, must sign this agreement solely for the purpose of accessing the Platform. To do so, they must select the "Request credentials" option on the Platform and follow the instructions provided. The agreement may be signed:

- Through the Platform, by one of the following methods:
 - selecting the "automatic online identification" mode; or
 - using a CERES electronic certificate issued by the Royal Spanish Mint "Real Casa de la Moneda - Fábrica Nacional de Moneda y Timbre (RCM – FNMT)" or an electronic Spanish identity card (DNI). Neither of these options being available through via mobile devices.
- In person at any Banco Santander branch. This method must be used by legal entities.

In the case of legal entities, this agreement must be signed by a representative thereof who evidences sufficient powers to execute the agreement and participate in general shareholders' meetings. The Bank will verify the relevant documentation evidencing such powers. The legal entity must notify the Bank of any modification or revocation of the powers held by its representatives.

Shareholders not resident in Spain or with particular circumstances must contact the Bank via junta.accionistas@santander.com or the Shareholder Helpline (+34) 91 276 92 90.



Proposed Resolutions

Information and documentation

Since the publication of the call notice (25 February 2026), the Bank has made available on its corporate website (www.santander.com) the full text of all proposed resolutions and the supporting reports prepared by the board of directors in relation to the items on the agenda (including the directors' remuneration policy), as well as the individual and consolidated annual accounts and management reports of the Bank and its Group and the corresponding auditor's reports for financial year 2025. The model attendance, proxy and advance voting card has also been made available.

In exercise of their information rights, shareholders may also request, free of charge, or consult at the registered office, the full text of all proposed resolutions, the corresponding reports or recommendations of the board of directors and the remaining documents submitted to the general shareholders' meeting.

Such requests may be submitted by delivery at the registered office, by postal correspondence or by electronic means of communication, in accordance with the terms set out in the call notice and on the corporate website. All this without prejudice to the provisions of sections 197 and 520 of the Spanish Companies Act and the Rules and Regulations for the General Shareholders' Meeting.

Due to refurbishment works at the registered office, all documentation may be consulted and requests presented at the provisional office of the Bank's General Secretariat, located at 19 Calvo Sotelo Street, first floor, Santander.

Supplement to the call notice

Shareholders representing at least 3% of the share capital may request the publication of a supplement to the call notice for the general meeting, including one or more items on the agenda, and may submit well-founded proposals for resolutions on matters already included or that should be included on the agenda.

These rights must be exercised by means of certified notice to be received at the registered office within five days following publication of the call notice, indicating the identity of the shareholders exercising the right and the number of shares held by them. In the case of a supplement, the items to be included on the agenda must be specified, together with the justification or the reasoned proposed resolutions relating to such items and, where applicable, any additional documentation required, all in accordance with the Spanish Companies Act.

The supplement must be published at least fifteen days prior to the date set for the meeting. The supplement and the text of the proposals to which it refers will be published on the Bank's corporate website. Likewise, the reasoned proposed resolutions and any documentation attached thereto will be made available to shareholders through the corporate website.

In addition, during the meeting, any shareholder may submit alternative proposals or proposals on matters that need not be included on the agenda (dismissal or the initiation of a corporate liability action, in both cases relating to one, several or all of the directors of Banco Santander), in accordance with the Spanish Companies Act and the Rules and Regulations for the General Shareholders' Meeting. These proposals may be submitted by making a presentation through the Platform. See pages 13–15 of this document.



Means and deadlines to grant a proxy or vote prior to the meeting

Shareholders (whether customers or non-customers) entitled to attend may grant a proxy and exercise their voting rights through remote communication means prior to the holding of the meeting, in accordance with articles 27 and 34 of the Bylaws and articles 8 and 20 of the Rules and Regulations for the General Shareholders' Meeting, and under the terms and conditions described in the call notice.

How to grant a proxy/cast a vote in advance?

By when?



USE OF ELECTRONIC MEANS

- Through the General Shareholders' Meeting Platform. See page 5 of this document.
- In person at any Banco Santander branch, by signing on the digital platform made available for this purpose or, if you are a customer and hold Santander Key, through interaction with branch staff.
- By telephone, through the Shareholder Helpline (+34) 91 276 92 90, duly verifying your identity in accordance with the instructions provided by the Bank representative.

Before 6:00 p.m. on 25 March 2026. At that time, the electronic channels for proxy-granting and advance voting on the Platform and through the Shareholder Helpline (+34) 91 276 92 90 will be closed.

If you wish to use the digital platform available at Bank branches (whether in person or, if you are a customer and hold Santander Key, through interaction with branch staff), you must do so within branch opening hours and, in any event, before 6:00 p.m. on 25 March 2026.



HAND-DELIVERY OR POSTAL CORRESPONDENCE

- By completing and signing the "Proxy" or "Advance Voting" section, as appropriate, of the attendance, proxy and advance voting card issued by the Bank. The card must be delivered at any Banco Santander branch or sent by post to: Registro de Accionistas, Apartado de Correos número 683 F.D. 28080 Madrid.
- In the case of proxies, the card may also be submitted by the representative through the Platform during the registration process as an attendee at the meeting, following the instructions provided therein and up to half an hour before the start of the meeting.

Must be received by the Bank before 24:00 on 23 March 2026. Delivery of the proxy or advance vote at any Banco Santander branch must be made no later than that date and within branch opening hours.

After that time, only paper proxies submitted by the representative through the Platform during the registration process as an attendee to the meeting will be accepted.



Steps to grant a proxy or cast an advance vote through the Platform

- ◆ Access the **General Shareholders' Meeting Platform** using your Santander Online Banking Credentials or Shareholders' Meeting Credentials (see page 5).
- ◆ Select the cards you wish to use to participate. By default, all cards will appear selected. If you wish to operate with only some of them, adjust your selection accordingly. You must also **accept the terms and conditions and the privacy policy**.

NO. OF SHAREHOLDER	NO. OF SHARES	STATUS	GIFT VOUCHER	PARTICIPATION VOUCHER
012014567	3263	Pending participation		
012246838	628	Pending participation		

- ◆ Choose **"Vote"** or **"Grant proxy"**, as appropriate.

Proxy

You must indicate the person to whom the proxy is granted:

- **The Chair of the board of directors.**
- **Another attendee:** by entering the details of the person to whom the proxy is granted and notifying them of the proxy granted. If the representative's details are not provided, the proxy will be deemed granted to the Chair.

In both cases, you may:

- **Personalize the voting instructions** for each item on the agenda by selecting "For", "Against", "Abstain" or "Blank". Please note that:
 - If you do not want the proxy to extend to proposals relating to items not included on the agenda, you must select the "NO" option.
 - By selecting the "NO" option, the proxy will not extend to items not included on the agenda and the representative will be specifically instructed to abstain in respect of such items.
 - If the "NO" option is not selected, the proxy shall extend to items not included on the agenda and the representative will be deemed instructed to vote against such proposals, unless otherwise indicated.
- If you prefer to **grant the proxy with precise voting instructions in favour** of all items on the agenda, simply click the "Continue" button to complete the process.



Steps to grant a proxy or cast an advance vote through the Platform

Advance voting

Enter your voting instruction :

- **Vote in favour of all items on the agenda**
- **Personalize your vote:** you may vote on each item on the agenda "For", "Against", "Abstain" or "Blank". By clicking on the title of each agenda item, you may consult the full text of the proposed resolution submitted to a vote.

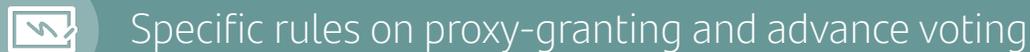
Advance voting is not possible for potential proposals not included on the agenda.

Once the proxy or advance vote has been confirmed, the following information may be consulted:

- Confirmation that the process has been successfully completed.
- Summary of the proxy or advance vote, with the option to download "participation voucher".

You may also:

- Download the proof required to collect the commemorative gift.
- Access the registration form should you wish to participate in the draw for 25 iPhone 17 (256 GB).
- Complete a satisfaction survey to assess the process.



Specific rules on proxy-granting and advance voting

Proxy-granting

Shareholders who have not cast an advance vote may grant a proxy to any natural or legal person, whether or not a shareholder, to represent them. Any proxy granted to a person who cannot exercise it in accordance with the law shall not be valid.



Electronic means: the shareholder undertakes to notify the appointed representative of the proxy granted. Such notification shall be deemed to have been made upon receipt by the Bank of the electronic proxy.



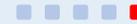
Hand-delivery or postal correspondence: paper proxies will be accepted if signed by the representative in the space provided for that purpose. In the case of proxies submitted by the representative through the Platform, such action shall be deemed equivalent to acceptance of the proxy.

- Proxies received by the Bank within the set deadlines will be made available to the representatives on the Platform at the time of their registration as attendees at the meeting for, as applicable, their acceptance. At that time, and until half an hour before the start of the meeting, representatives may also submit through the Platform any proxy cards granted in their favour that have not previously been communicated to the Bank.
- The representative may only participate in the meeting by remote attendance.
- Any proxy that does not expressly name the person, whether natural or legal, to whom the proxy is granted shall be deemed conferred upon the Chair of the board of directors. Likewise, any proxy granted to the Chair shall be deemed granted to the person who chairs the meeting if the Chair is unable to attend.

- To issue specific voting instructions to the representative, the corresponding box for each item on the agenda must be checked on the attendance, proxy and advance voting card. If any box is left unchecked, it will be understood that the representative is instructed to vote in favour of the proposal of the board of directors.
- The proxy shall extend to proposals relating to items not included on the agenda unless otherwise indicated by checking the corresponding box or by expressly stating such intention to the Bank representative. In the latter cases, it will be understood that the shareholder instructs the representative to abstain. If the proxy extends to items not included on the agenda, the representative will be deemed instructed to vote against such proposals, unless otherwise indicated.
- If the designated representative is a director of the Bank, such director may incur in a potential conflict of interest in relation to items 1 C, 4 B to 4 F (if their appointment, re-election or ratification is submitted to the meeting under such items), 5 A and 5 D of the agenda and, if an executive director, also in relation to item 5 B. The executive directors are Ms Ana Botín-Sanz de Sautuola y O'Shea and Mr Héctor Grisi Checa.
- A conflict of interest will arise if matters not included on the agenda relating to the dismissal of or the approval of the initiation of a corporate liability action against the representative —who is also a director of the Bank— are submitted to the meeting.

Advance voting

- Shareholders who validly cast an advance vote will be deemed present for purposes of the constitution of the meeting.
- To vote on the items on the agenda, the shareholder must check the corresponding box of the agenda. If no box is checked, it will be understood that the shareholder votes in favour of the proposal of the board of directors.




Common matters to proxy-granting and advance voting

If you hold more than one card...

you must complete the proxy or advance voting process for each of them.

If there is a change in the shareholding corresponding to the shares associated with a card...

a new action may be carried out, and this latter action will be taken into consideration. If no new action is carried out, the action previously taken by the shareholder prior to the change in shareholding will apply to the updated number of shares.

In the case of joint holders of a securities account...

the rules of priority between the different means of participation shall apply. It shall be presumed that the joint holder who carries out the action has been designated by the remaining joint holders. On the day of the meeting, the joint holder who first registers on the Platform shall be deemed the attendee, and any subsequent access attempts by the remaining joint holders shall be denied.

If the Bank becomes aware of the disposal of the shares...

both the proxy and any advance vote previously cast shall be rendered ineffective.

In the event of breakdowns, overloads, line failures, connection issues or technological incompatibilities...

or any other similar eventuality or of a similar nature, beyond the will of the Bank, that prevent or affect the use of electronic means of participation, the Bank shall not be liable for any damage that may be caused to the shareholders.

If required for technical or security reasons...

the Bank may modify, suspend, cancel or restrict the electronic means of participation.

Rules of priority



Between personal (remote) attendance, proxy and advance voting

Personal (remote) attendance to the meeting by the shareholder who has previously granted a proxy or cast an advance vote by any means will render such proxy or vote ineffective.

The advance vote cast by any means will invalidate any electronic or paper proxy, which will be deemed revoked if earlier, or not made if later.



Depending on the means used to grant the proxy or cast the vote

If a shareholder validly grants proxies by electronic means and also by **paper** card, the latter shall prevail, whether granted earlier or later.

Likewise, if a shareholder votes in advance by electronic means and also by **paper** card, the latter shall prevail, whether cast earlier or later.

Only one electronic action is permitted for each type of operation.



Attendance registration



The shareholder or their representative (whether or not a shareholder of Banco Santander) must register as an attendee through the Platform between 10:00 a.m. and 12:00 p.m. on the day of the meeting (expected to be 27 March 2026) using a web browser.

If, as expected, the meeting is held on second call, those who registered on first call must register again on second call in order to attend the meeting.

If there are joint holders of the same card, only one of them may attend the meeting. The person who first registers will be deemed designated by the remaining joint holders to exercise shareholder rights.

During the registration process, the Platform will present to the attendee the proxies granted in their favour that have been received by the Bank within the established deadlines, so that they may accept them, where applicable. Until half an hour before the start of the meeting, representatives may also submit through the Platform any proxy cards granted in their favour that have not yet been communicated to the Bank through the authorized channels.

Attendees are kindly requested to confirm their intention to attend by sending an email to asistentesjunta@gruposantander.com before 7:00 p.m. (CET) on 26 March.

Through the Platform, attendees may:

Follow the live
broadcast

Participate by
audio/video
and/or in writing

Vote

Send
communications
to the Notary

If you wish to attend the meeting remotely from a Bank branch using a device provided by the Bank, you must send an email to junta.accionistas@santander.com or call the Shareholder Helpline (+34 91 276 92 90) before 20 March. Upon receipt of the request and subject to availability, a branch will be assigned from which you may attend the meeting.

Any attendee wishing to expressly notify the Notary of their departure from the meeting must do so through the "Communications to the Notary" section of the Platform. Any actions taken thereafter will be deemed not to have been made.

Personal (remote) attendance at the meeting will render ineffective any proxy granted or advance vote previously cast by any means.

The live broadcast may also be followed in real time without the need to register as an attendee.

On the day of the meeting, a link will be enabled on the corporate website (www.santander.com).

Likewise, once the meeting has concluded, the quorum obtained, the results of the votes and the resolutions adopted at the meeting will be published on the corporate website.



Presentations: general matters

Each attendee may make one presentation by audio or video (before or during the meeting) or in writing during the meeting.

An attendee who has submitted a presentation by audio or video (before or during the meeting) may subsequently submit a presentation in writing during the course of the meeting.

Attendees who intend to speak at the meeting are kindly requested to indicate this when registering on the Platform. They may also select the format in which they wish to speak.



To make a presentation, you must access the "Presentations" section of the Platform and register as an attendee on the day the meeting is held.

The form to submit presentations includes a field to summarize the content and another to indicate whether the presentation contains a proposed resolution which, by law, must be submitted to the meeting (dismissal or corporate liability action). Supporting documentation (PDF format, with a maximum size of 3 MB) may also be attached.



A device compatible with the use of audio and/or video equipment (microphone and/or webcam) must be used.

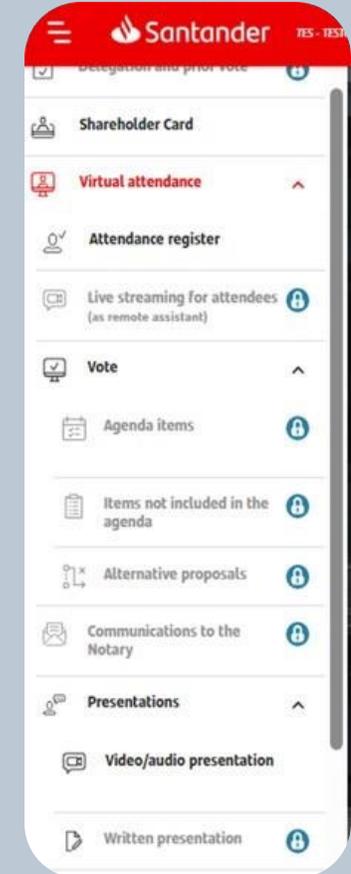
The use of DSLR or mirrorless cameras with high resolution (1080p Full HD (1920 x 1080) or 4K), headphones with a microphone or external lavalier, USB condenser or shotgun microphones, natural light with a front-facing window to avoid shadows or, alternatively, lighting equipment, is recommended. Recordings should be made in a quiet environment and against a neutral background.



To have the presentation recorded verbatim in the minutes of the meeting, the desire for it to be recorded verbatim in the minutes this must be expressly stated in the presentation and, in the case of an audio or video presentation, the written text thereof must be attached.



Requests for information submitted in presentations will be answered during the meeting or, where this is not possible, in writing within seven days following the meeting, in accordance with applicable law. Written responses will be published on the corporate website (www.santander.com).





Presentations by audio / video

Deadlines

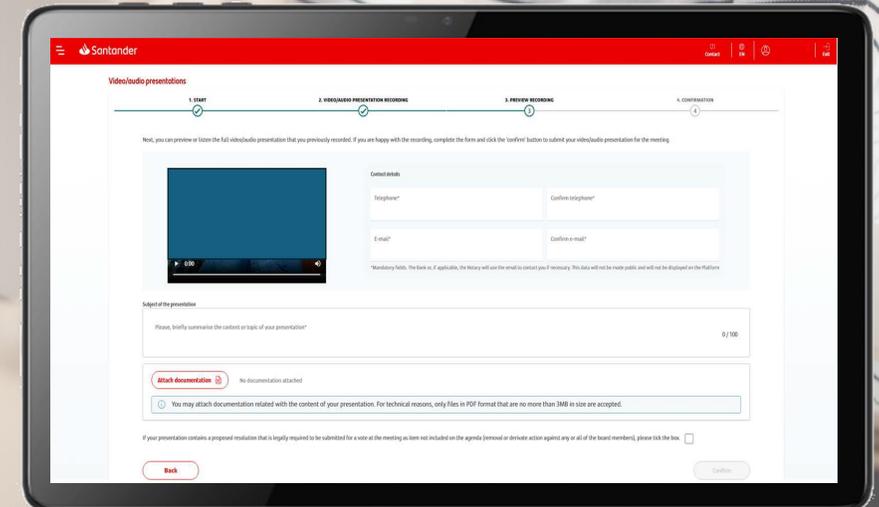
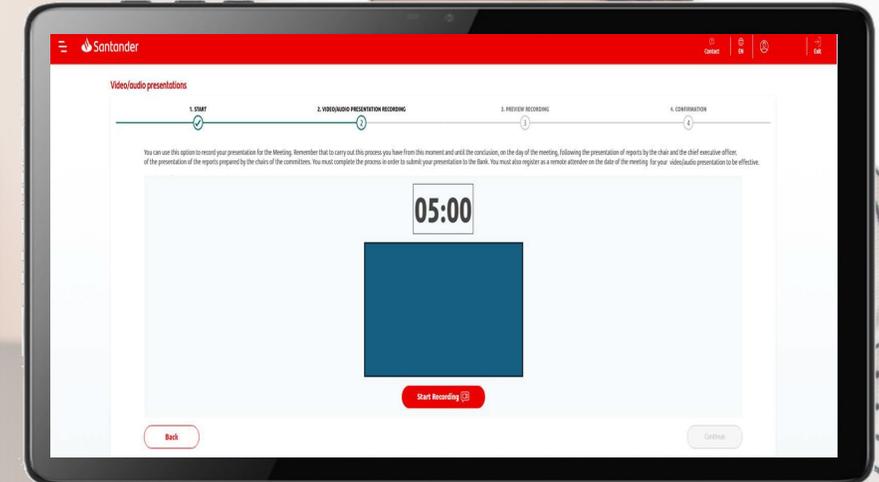
Attendees may make a presentation of up to five minutes by audio or video. To do so, the corresponding presentation must be recorded and submitted through the Platform from 10:00 a.m. on 25 March 2026 and until the conclusion, during the meeting, of the presentation of the reports of the chairs of the board committees.

Anyone wishing to submit a presentation as from 10:00 a.m. on 27 March 2026 must have previously registered as an attendee at the meeting on second call.

Validity, cancellation or replacement

Presentations submitted prior to the meeting will remain on the Platform and do not need to be resubmitted. However, **the participant must register as an attendee on the day of the meeting**. If this is not done, the presentation will be deemed not to have been made and will be automatically cancelled.

Participants may **cancel or replace** presentations submitted **prior to the meeting** until the meeting begins.



Consultation of presentations

Presentations will be available to all attendees from the moment they register through the Platform.

On the day of the meeting, attendees registered on second call will be able to view, from registration until the meeting concludes, all valid presentations. In addition, attendees registered on first call will be able to view, from registration until the opening of registration on second call, all valid presentations. At that time, they must register again on second call in order to continue viewing the presentations on the Platform. During the meeting, a summary of the content of the presentations made by attendees will be presented, to the extent possible.



Written presentations



An attendee at the meeting may submit a written presentation during the meeting, even if they have already submitted a presentation by audio/video.

Deadline

Written presentations may be submitted from the moment the Chair declares the meeting validly constituted until the conclusion of the presentation of the reports of the chairs of the board committees.

Validity, cancellation or replacement

Presentations may not exceed 12,000 characters and may not be cancelled or replaced once submitted.

Consultation

Written presentations will be available to attendees on the Platform for consultation at any time during the meeting. During the meeting, a summary of the content of the presentations made by attendees will be presented, to the extent possible.

The screenshot displays the Santander Virtual Attendance interface for submitting a written presentation. The page title is "Virtual Attendance Written Presentations". It includes instructions for participation and a form with the following fields:

- Subject of the presentation:** A text input field.
- Write here:** A large text area for the presentation content, with a character count of 0 / 100.
- Write here:** A second large text area for additional content, with a character count of 0 / 12,000.
- Attach documentation:** A section with a red "Attach documentation" button and a note: "No documentation attached". Below it, a message states: "You may attach documentation related with the content of your presentation. For technical reasons, only one file in PDF format that are no more than 3MB in size are accepted".
- Legal notice:** A checkbox for "You have indicated that your presentation contains a proposed resolution that is legally required to be submitted for a vote at the meeting as item not included on the agenda (removal or derivative action against any or all of the board members)".

Navigation buttons "Back" and "Continue" are located at the bottom of the form.



Voting at the meeting



When?

Attendees may vote:

- On proposals relating to items on the agenda, from the moment the Chair declares the meeting validly constituted.
- On proposals relating to items not included on the agenda, from the moment indicated by the Secretary.

The voting process for all proposals, whether included on or not included on the agenda, will conclude after the Secretary reads the summaries of the proposals relating to the items on the agenda.



How to cast your vote?

In the "Vote" section of the Platform, select the cards with which you wish to vote (you may select all at once or only some of them). You must then indicate the direction of the vote. Voting may be customized for each item, whether or not included on the agenda, or you can select the option to vote in favor of all items on the agenda.

If attendees do not select the direction of their vote or abstention on the Platform, it will be deemed that they have voted:

- in favour of the proposals relating to items on the agenda; and
- against the proposed resolutions relating to items not included on the agenda.

In the case of alternative proposals, the favourable vote on one proposal shall be deemed to constitute a vote against any incompatible alternative proposals.



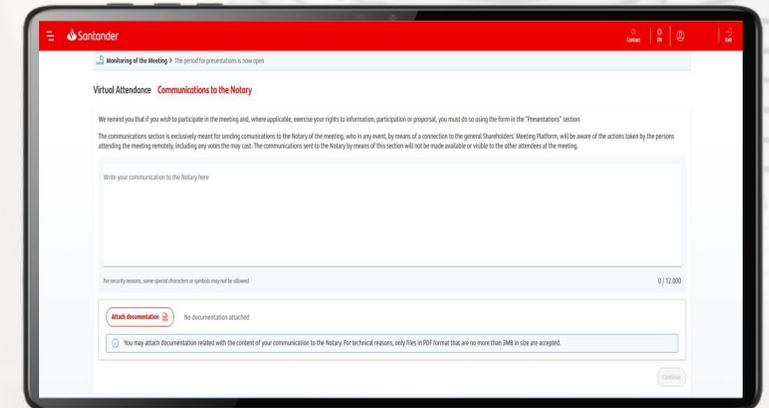
In the event of leaving the meeting, the following scenarios may apply in relation to voting

- Any vote cast before disconnection will be counted in the direction in which it was cast.
- If no vote has been cast prior to disconnection and the attendee has not expressly notified the Notary of their departure, it will be deemed that the attendee votes in favour of all proposals relating to items on the agenda and against proposals relating to items not included on the agenda.
- If no vote has been cast prior to disconnection and the attendee has expressly notified the Notary of their departure, it will be deemed that the attendee abstains from voting on all proposals (whether included on or not included on the agenda).

Communications to the Notary

Attendees may send communications to the Notary through the Platform. To do so, they must select this option within the "Virtual Attendance" section. Communications must be submitted in writing and may not exceed 12,000 characters. A PDF file (with a maximum size of 3 MB) may also be attached.

This section is exclusively for sending communications to the Notary of the meeting, and not for voting nor to participate in the meeting. Communications sent to the Notary through this section will not be made available or visible to the other attendees at the meeting. In any case, the Notary, through a connection to the Platform, will be aware of the actions carried out by attendees at the meeting, including the votes cast.





Broadcast

This is a live and full broadcast of the General Shareholders' Meeting.

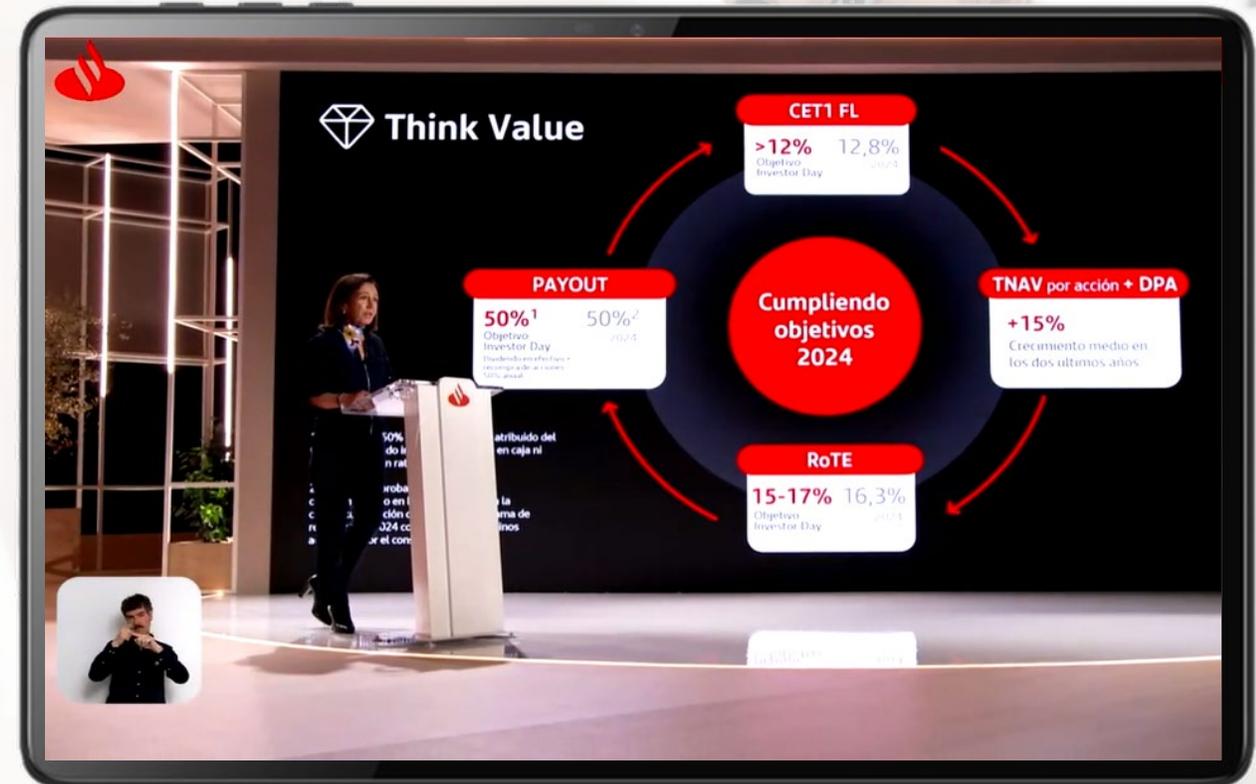
Shareholders or their representatives who have successfully completed the remote attendance registration process will have the "Attendees' broadcast" option available in the top menu. A notice will be displayed containing the terms and conditions that must be expressly accepted in order to access the broadcast of the meeting.

Presentations of the reports by the chairs of the board committees originally delivered in English will be translated simultaneously into Spanish. Likewise, attendees will have access to a simultaneous English translation of the meeting broadcast, as well as a broadcast in sign language. These options are available exclusively to facilitate attendees' understanding of the meeting, although there may be differences between the original presentations and their simultaneous translation or broadcast.

Presentations made by attendees (by audio or video) will also be translated into English or Spanish, as appropriate.

The meeting will also be broadcast openly through the corporate website (www.santander.com). In this way, the general public, as well as those shareholders (or their representatives) who do not wish to register as attendees or who have not done so before 12:00 p.m. on the day the meeting is held, may follow the meeting in real time. Following the meeting in open broadcast by those who have not registered in due time and form as attendees will mean that they may not exercise shareholder rights at the meeting nor be included in the attendance list.

Through the open broadcast, it will not be possible to participate in the meeting nor to consult the presentations (by audio, video or in writing) made by attendees at the meeting.





Electronic Shareholders' Forum

The Bank has enabled on its corporate website (www.santander.com) an Electronic Shareholders' Forum, which may be accessed, with due safeguards, by both individual shareholders and any voluntary associations of shareholders that may be constituted in accordance with section 539.4 of the Spanish Companies Act.

Purpose

Proposals intended to be presented as a supplement to the agenda, requests for adherence to such proposals, initiatives to reach the percentage required to exercise a minority right provided by Law, and voluntary proxy offers or solicitations may be sent through the Forum.

Only communications serving these purposes and submitted within the time limits and under the conditions established by law and this call notice will be published on the Forum. The Forum does not constitute a mechanism for electronic conversation among shareholders, nor is it a communication channel between the Bank and its shareholders.

ACCESS

The Forum will be available on the corporate website (www.santander.com), and may be accessed, with due safeguards, by both individual shareholders and any voluntary associations of shareholders that may be constituted in accordance with section 539.4 of the Spanish Companies Act.

To access the Forum, shareholders must have active Santander Online Banking Credentials or Shareholders' Meeting Credentials, following signature of the corresponding agreement. Legal entities and shareholders not residing in Spain must contact the Shareholder Helpline in order to adapt participation mechanisms in the Forum to their specific circumstances, with due safeguards. See page 5 of this document.

Access to the Forum and the terms and conditions for its use and operation shall be governed by the provisions set out in the call notice and in the Forum operating rules, available on the corporate website.

The Forum cannot be accessed via mobile devices.

Thank You.

Our purpose is to help people and businesses prosper.

Our culture is based on believing that everything we do should be:

Simple Personal Fair



MEMBER OF
**Dow Jones
Sustainability Indices**
In Collaboration with RobecoSAM



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