



Ana Botín
Group Executive Chairman

Dear Shareholder,

I am writing to inform you that the board of directors of Banco Santander has called the 2019 Annual General Meeting of shareholders.

At this meeting, we will approve important matters for the upcoming year, as well as the annual financial statements and the Bank's management. It is therefore **essential that you give your voting instructions** on the proposed resolutions before the voting deadline.

Our aim as a Bank is to be the best open financial services platform, by acting responsibly and earning the lasting loyalty of our people, customers, shareholders and communities.

With your support, we will continue to make progress and meet our commitments to our purpose of helping people and businesses prosper.


Thank you very much for your trust.


Yours faithfully,

Annual General Meeting

12 April in Santander, Spain

Give your voting instructions:

 **Online at**
www.juntasantander.com
Until 10 April

 **By post**
Complete and return the
voting instruction form
Until 8 April

All the documentation at
www.santander.com