



Santander, 9 March 2017

Dear Shareholder,

I am writing to inform you that, on 7 April, we are going to hold our **2017 Annual General Meeting of shareholders** in Santander, Spain. It is the Group's main event, where the annual financial statements and the Bank's management for next year, as well as other items on the agenda, will be approved.

For this reason, your participation is very important. To make this possible, the following channels have been made available, through which you can cast your vote:

- The website **www.juntasantander.com**, until 5 April.
- The **Santander Shareholders and Investors App**, until 5 April.
- The **card attached to this letter**, by completing it and taking it to any of the Bank's branches or sending it by post, until 3 April.

For more information, please visit www.santander.com, where the resolutions submitted for approval are available, as well as all of the relevant documentation for the Annual General Meeting.

Having the trust of our four million shareholders allows us to grow and continue to help people and businesses prosper.

Thank you for your time.

Yours faithfully,