

MATERIAL FACT

Banco Santander hereby announces that as from 8.30 a.m. tomorrow, Wednesday 11 January 2017, meetings will be held with analysts and investors on Santander Group's fixed income issuance plan.

The documentation to be provided at these meetings will be the same at each of them and will be made public in advance, when it is submitted to the CNMV and published on Banco Santander's corporate website, <u>www.santander.com</u>.

Boadilla del Monte, Madrid, 10 January 2017