

MATERIAL FACT

Banco Santander hereby announces that the presentation of the Grupo Santander 2018 3rd Quarter Results will take place tomorrow, Wednesday, October 31, 2018. For this purpose, a webcast presentation to analysts will be held at 10:00 hours (Madrid time), followed by a meeting with journalists at 12:00 hours.

Both events will take place at Ciudad Grupo Santander - Boadilla del Monte (Madrid). The presentation to analysts can be followed by anyone interested via the Internet on the corporate website www.santander.com. Likewise, this presentation to analysts will be made public prior to its commencement via its notification to the CNMV and publication on the aforementioned corporate website.

Boadilla del Monte (Madrid), October 30, 2018