

Bank Name	Banco Santander, S.A.
LEI Code	5493006QMFDDMYWIAM13
Country Code	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	77,658	76,741	78,632	77,974	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	77,193	76,448	78,516	77,846	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	86,591	85,742	87,736	86,808	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	86,125	85,450	87,620	86,680	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	102,617	102,240	106,229	104,419	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	102,151	101,947	106,113	104,292	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	629,012	623,731	640,382	624,831	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	628,873	623,652	640,507	625,017	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.35%	12.30%	12.28%	12.48%	CA3{1}	·
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.27%	12.26%	12.26%	12.46%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.77%	13.75%	13.70%	13.89%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.70%	13.70%	13.68%	13.87%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	16.31%	16.39%	16.59%	16.71%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.24%	16.35%	16.57%	16.69%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,828,042	1,826,922	1,849,428	1,827,284	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.74%	4.69%	4.74%	4.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	86,591	85,742	87,736	86,808	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	86,125	85,450	87,620	86,680	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,828,042	1,826,922	1,849,428	1,827,284	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,827,577	1,826,629	1,849,384	1,827,156	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.74%	4.69%	4.74%	4.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.71%	4.68%	4.74%	4.74%	[A.2]/[B.2]	

Ebal Bunking Bunking 2024 EU-wide Transparency Exercise Capital Banco Santander, S.A.

		(min EUR. %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(91999 E.U.R., %) OWN FUNDS	102,617	102,240	106,229	104,419	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (not of deductions and after applying transitional adjustments)	77,658	76,741	78,632	77,974	C 01.00 (r0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET\$ Capital (including share premium and net own capital	51,088	49,618	48,727	47,771	C 01.00 (r0030,c0010)	Atticles 26(1) points (a) and (b), 27 to 26, 26(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	79,621	81,768	84,230	86,615	C 01.00 (-0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-34,624	-35,038	-36,398	-38,837	C 01.00 (*0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4	Other Reserves	-4,778	-4,927	-5,335	-5,375	C 01.00 (x0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Acticies 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A1.6	Minority interest given recognition in CET1 capital	7,264	6,908	7,559	7,558	C 01.00 (s0220,c0010)	Artische B4 of CRIPR
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	A.1.7		984	-114	361	308	C 01.00 (x0250,c0010)	Acticies 22 to 35 of and 35 (1) point (i) of CRR Acticies 4(113), 36(1) point (b) and 37 of CRR. Acticies 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-18,046	-17,220	-16,889	-16,719	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	
	A.1.9	DTLs	-1,650	-1,648	-1,584	-1,323	C 01.00 (+0370,c0010)	Articles 26(1) point (c) and 28 of CRR
	A-1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-237	-455	-489	-524	C 01.00 (+0380,c0010)	Articles 36(1) point (4), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	-785	-735	-801	-636	C 01.00 (+0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0450,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 36(1) point (() of CRR Articles 4(36), 36(1) point (b) of and 80 to 91 of CRR; Articles 36(1) point (c) ((), 243(1) point (b), 244(1)
	A1.14		-445	-528	-526	-628	C 01.00 (0670,c0010) + C 01.00 (0671,c0010)+ C 01.00 (0672,c0010)	point (b) and 258 of CRR, include 30(1) point (c) (ii) and 370(1) of CRR, Articles 30(1) point (b) (ii) and 370(1) of CRR, Articles 30(1) point (c) (iii) and 370(1) of CRR, Articles 30(1) point (c) (iii) and 150(0) of CRR.
	A.1.14.1		-345	-411	-390	-496	C 01.00 (r0460,c0010)	Articles 35(1) point (N) (II), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 35(1) point (h): 43 to 45, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-208	-17	0	0	C 01.00 (r0450,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR.
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (+0500,c0010)	Articles 4(27); 36(1) point (6; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
Transitional period	A.1.18		-229	-914	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		-66	-90	-127	-142	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 35(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 35(1), point (I) CRR
	A1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		-696	-159	-212	-223	C 01.00 (r0529,c0010)	-
	A1.21		465	293	116	127	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		465	293	116	127	C 01.00 (4520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2		8,933	9,002	9,104	8,834	C 01.00 (+0530,c0010)	Article G1 of CRR
	A2.1		8,933	9,002	9,104	8,834	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		Ō	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0710,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	86,591	85,742	87,736	86,808	C 01.00 (0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,026	16,497	18,493	17,612	C 01.00 (49750,c0010)	Article 71 of CFR
	A4.1	Tier 2 Capital instruments	15,842	16,247	18,273	15,762	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		-25	51	15	-25	C 01.00 (+0950,c0010) + C 01.00 (+0955,c0010) + C 01.00 (+0970,c0010) + C 01.00 (+0974,c0010) + C 01.00 (+0978,c0010)	
	A.4.3		209	200	204	1,874	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	629,012	623,731	640,382	624,831	C 02.00 (r0010,c0010)	Articles 52(2), 95, 95 and 95 of CRIR
OWN FUNDS REQUIREMENTS	B.1		139	79	-124	-186	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.35%	12.30%	12.28%	12.48%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.77%	13.75%	13.70%	13.89%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.31%	16.39%	16.59%	16.71%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	77,193	76,448	78,516	77,846	[A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A-A3,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.27%	12.26%	12.26%	12.46%	[DTNin-ert]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	465	293	116	127	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to 12 due to FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 translitional arrangements	139	79	-124	-186	C 05.01 (r0440,c0040)	
		sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view						



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	523,091	514,275	528,557	511,689	C02.00 (60440, c0010) -{C07.00 (60940, c02201, 4001) - C07.00 (6110, c02201, 4001) - C07.00 (6130, c02201, 4001) - C08.01 (60040, c0260, 4001) - C08.01 (60040, c0260, 4001) - C08.01 (60040, c0260, 4001) - C08.01 (60040, 60260, 4001) - C08.01 (60040, 60260) - C08.01 (60040, 60260, 4001) - C08.01 (60040, 60260) - C08.0
Of which the standardised approach	290,803	285,728	293,101	282,308	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	70,405	69,769	73,991	74,754	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	142,019	138,204	142,068	141,017	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	18,563	19,308	18,110	12,442	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	12,939	12,913	14,838	16,452	C 07.00 (n0090, c0220, s001) + C 07.00 (0110, c0220, s001) + C 07.00 (n130, c0220, s001) + C 08.01 (n0040, c0286 s001) + C 08.01 (n0050, c0280, s001) + C 08.01 (n0080, c0280, s001) + C 08.01 (n040, c0280, s002) + C 08.01 (n0050, c0280, s002.) + C 08.01 (n0080, c0280, s002) + C 02.00 (n0400, c0101)]
Credit valuation adjustment - CVA	748	680	657	764	C 02.00 (r0840, c0010)
Settlement risk	2	4	4	126	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	9,791	11,420	11,898	12,846	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	18,195	16,454	16,198	16,821	C 02.00 (r0520, c0010)
Of which the standardised approach	10,205	9,166	9,219	9,538	C 02.00 (r0530, c0010)
Of which IMA	7,990	7,288	6,979	7,283	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	335	275	286	388	C 19.00 (0010, c0801)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c010))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, c0010)
Operational risk	63,303	67,022	67,252	65,839	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	63,303	67,022	67,252	65,839	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	943	963	978	294	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	629,012	623,731	640,382	624,831	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations

On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	78,321	105,571	29,409	57,200
Of which debt securities income	11,235	14,035	3,946	7,686
Of which loans and advances income	57,539	78,305	21,856	43,166
Interest expenses	46,100	62,210	17,395	33,677
(Of which deposits expenses)	31,854	42,612	12,034	23,171
(Of which debt securities issued expenses)	9,324	12,840	3,605	7,302
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	472	568	92	492
Net Fee and commission income	9,154	11,975	3,222	6,436
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	357	388	24	387
Gains or (-) losses on financial assets and liabilities held for trading, net	556	2,331	358	432
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	323	112	521	747
Gains or (-) losses from hedge accounting, net	103	60	52	14
Exchange differences [gain or (-) loss], net	914	49	-329	-268
Net other operating income /(expenses)	-782	-672	-871	-747
TOTAL OPERATING INCOME, NET	43,318	58,173	15,083	31,015
(Administrative expenses)	16,545	22,234	5,717	11,258
(Cash contributions to resolution funds and deposit guarantee schemes)	692	1,119	166	303
(Depreciation)	2,400	3,177	826	1,650
Modification gains or (-) losses, net	-333	-513	-70	-260
(Provisions or (-) reversal of provisions)	2,012	2,708	736	1,777
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	34	-24	-9	18
(Other provisions)	1,978	2,732	745	1,759
Of which pending legal issues and tax litigation ¹	0	642	0	0
Of which restructuring ¹	0	-44	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9,155	12,475	3,075	6,340
(Financial assets at fair value through other comprehensive income)	20	44	9	9
(Financial assets at amortised cost)	9,135	12,431	3,066	6,332
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	123	220	127	286
(of which Goodwill)	0	20	0	0
Negative goodwill recognised in profit or loss	0	39	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	512	651	231	371
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-50	-13	-20	-28
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	12,520	16,405	4,576	9,482
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	8,989	12,186	3,117	6,593
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	8,989	12,186	3,117	6,593
Of which attributable to owners of the parent	8,143	11,076	2,852	6,059

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	y			Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	217,317				220,499				174,654				156,631				IAS 1.54 (I)
Financial assets held for trading	200,990	57,458	142,442	1,090	176,800	67,791	106,926	2,084	209,493	81,926	125,641	1,925	206,779	77,503	127,274	2,002	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	4,646	100	2,596	1,950	4,454	143	2,356	1,955	4,650	326	2,342	1,982	4,578	249	2,369	1,960	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	6,887	94	6,676	117	7,176	149	6,845	182	6,217	98	5,837	282	6,680	5	5,967	709	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	72,599	51,846	15,473	5,281	68,360	50,310	12,386	5,664	69,205	50,524	13,049	5,632	67,480	48,901	12,500	6,079	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,192,440				1,196,111				1,212,499				1,222,155				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	7,457	0	7,457	0	5,421	0	5,421	0	5,515	0	5,515	0	5,548	0	5,548	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-3,151				-788				-1,203				-1,337				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	102,909				102,439				102,469				101,015				-
TOTAL ASSETS	1,802,095				1,780,473				1,783,498				1,769,528				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min B	EUR)			As of 30/09/20:	23				As of 31/12/2023				As of 31/03/2024						As of 30/06/2024							
		Gross carry	ing amount ⁽²⁾		Acı	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Acci	mulated impairm	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Acc	umulated impairm	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Credit-impaired	Stage 1 Assets without significant increase in credi risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		64,913	0	6	-4	0	-6	60,321	0	6	-5	0	-6	60,451	0	6	-4	0	-6	58,388	13	6	-16	0	-6	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	7,446	184	236	-7	-10	-111	7,299	305	186	-9	-24	-89	7,896	332	224	-8	-27	-121	8,213	638	275	-8	-28	-143	Annex V.Part 1.32, 44(a)
Financial assets at		100,962	132	450	-27	-3	-234	103,053	203	454	-25	-8	-242	111,835	299	720	-34	-9	-327	113,376	501	698	-28	-12	-325	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,005,032	74,463	34,155	-3,975	-5,253	-14,137	1,002,961	77,408	34,237	-3,678	-4,955	-14,144	1,007,199	80,610	34,239	-3,686	-5,075	-14,097	1,006,237	89,923	33,617	-3,416	-5,080	-14,097	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Banco Santander, S.A.

(mln EUR)

(mar Eon)	T				•
		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	143,832	122,248	130,404	133,828	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	40,184	39,702	37,903	33,647	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,471,160	1,471,011	1,468,000	1,457,094	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method [‡]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	8,803	7,670	6,630	5,539	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-217	55	-2	12	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	8,415	8,480	8,444	8,446	IAS 37.10; IAS 1.54(l)
Tax liabilities	10,157	9,634	9,768	9,457	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	16,918	17,472	17,376	17,913	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,699,252	1,676,272	1,678,523	1,665,937	IAS 1.9(b);IG 6
TOTAL EQUITY	102,842	104,201	104,975	103,591	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,802,095	1,780,473	1,783,498	1,769,528	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Banco Santander, S.A.

(mln EUR)

			Carrying	amount (
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		73,377	58,238	61,072	57,788	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	415	547	491	358	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Silort positions	Debt securities	24,924	25,627	30,088	29,295	Annex V.Part 1.31
	Central banks	70,349	57,798	50,205	46,758	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	116	0	398	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	54,498	49,285	55,145	53,971	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	36,519	34,689	34,561	34,312	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	110,636	100,723	95,529	102,010	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	7,086	5,154	6,677	4,921	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	155,285	158,193	149,341	152,991	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	30,952	31,255	32,946	35,122	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	282,492	286,859	278,311	270,844	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	164,842	165,622	161,158	159,376	ECB/2013/33 Annex 2.Part 2.9.1
	Households	542,134	551,300	559,758	557,937	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	428,823	429,785	429,764	430,163	Annex V.Part 1.42(f), 44(c)
Debt securities issued		305,051	311,955	320,112	315,390	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	28,899	30,569	31,962	32,164	Annex V.Part 1.37
Other financial liabilities		44,818	40,107	42,885	42,766	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,663,979	1,640,631	1,642,936	1,630,108	



Market Risk Banco Santander, S.A.

								_	anco ountai	1001,031												
	SA					I	М									IM						
			VaR (Memorand	INCRE (Memorandum item) STRESSED VaR (Memorandum item) INCRATION MIGRATION				TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	IRGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAUL AND MIGRATION RISK CAPITAL CHARGE				RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	4,768	5,235	240	73	490	145							218	86	348	131						
Of which: General risk	3,331	3,580	183	55	411	120							157	57	269	95						
Of which: Specific risk	1,430	1,649	56	18	78	25							61	29	79	37						
Equities Of which: General risk	261	243	30	13 13	114 114	39							37	29	127 127	61						
Of which: Generatrisk Of which: Specific risk	94	76	0	13	114	39							3/	29	127	91						
Foreign exchange risk	4.831	3,351	67	34	154	64							75	41	137	77						
Commodities risk	339	336	0	0	0	0							0	0	0	0						
Total	10,199	9,166	187	61	389	118	63	32	0	0	0	7,990	166	74	295	130	122	119	0	0	0	7,288
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	4,086	4,779	208	72	364	141							201	64	471	124						
Of which: General risk	2,761	2,918	160	58	277	116							161	51	190	66						
Of which: Specific risk	1,320	1,834	49	13	87	25							41	13	282	58						
Equities	256	270	47	12	141	50							38	14	122	42						
Of which: General risk	65	81	47	12	141	50							38	14	122	42						
Of which: Specific risk	94	108	0	0	0	0							0	0	0	0						
Foreign exchange risk	4,369	3,965	67	22	147	62							65	27	100	44						
Commodities risk	499	480	0	0	0	0							0	0	0	0						
Total	9,211	9,493	168	57	307	113	83	62	0	0	0	6,979	164	51	340	107	78	42	0	0	0	7,283

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA CV1 template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach													
			As of 30/09/2	023			As of 31/	12/2023							
	(minSUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
	Central governments or central banks	388,357	424.057	27,646		288,470	421.486	26,955							
	Regional governments or local authorities	17.052	15.161	456		16,317	14,356	562							
	Public sector entities	8.104	7,544	414		5,737	5,543	391							
	Multilateral Development Banks	2,905	5.971	0		3.353	6.457								
	International Organisations	1,698	1,698	0		1,927	1,927	0							
	Institutions	30,017	25,105	5,402		27,616	25,280	6,172							
	Corporates	104,905	65,931	61,097		102,778	64,584	59,338							
	of which: SME	25,902	18,564	14,881		24,617	17,936	14,397							
	Retail	257,467	148,758	104,358		249,659	142,236	99,705							
Consolidated data	of which: SME	65,180	36,895	21,855		63,189	35,741	21,059							
Consolidated data	Secured by mortstakes on immovable property	105,286	94,027	32,270		104,922	92,825	33,382							
	of which: SME	35,347	32,636	9,880		34,341	31,738	9,912							
	Exposures in default	23,505	13,047	13,734	9,784	24,330	13,660	14,524	9,900						
I	Items associated with particularly high risk	788	716	1,074		803	681	1,021							
I	Covered bonds	2,282	2,282	361		2,620	2,620	424							
	Claims on institutions and corporates with a ST credit assessment	337	417	195 205		264	330	115							
I	Collective investments undertakings (CIUI)	213 79	213 79	205 79		262 30	262	248							
	Equity	100.859	89.602	47.915		102.081	88,785	47.188							
	Other exposures	1,044,851	894.605	295.204	16.688	1,031,230	80,765	290,054	16.29						
	Standardised Total ²	Criginal exposure, unlike Exposure value, is re					881,962	250,054	29,29						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minESP, W)	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	124,858	142,018	8,293		128,342	144,690	8,018	
	Regional governments or local authorities	15,138	13,587	14		14,573	13,000	16	
	Public sector entities	5,430	5,013	32		3,142	3,013	28	
	Multilateral Development Banks	0	217	0		0	185	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,234	3,185	633		3,300	3,368	1,263	
	Corporates	6,323	4,200	4,140		6,294	4,731	4,598	
	of which: SME	517	324	265		558	406	329	
	Refail	16,213	5,176	3,802		16,668	5,845	4,211	
SPAIN	of which: SME	2,076	1,329	917		1,660	977	560	
OF AIR	Secured by mortgages on immovable property	6,720	6,712	2,346		5,201	5,293	1,814	
	of which: SME	55	54	15		52	51	14	
	Exposures in default	1,391	1,072	1,076	317	1,341	1,021	1,028	316
	Items associated with particularly high risk	8		12		5		8	
	Covered bonds					11			
	Claims on institutions and corporates with a ST credit assessment	12	100	10 167		230	230	207	
	Collective investments undertakings (CRII)	186	185	167		230	230	207	
	Equity	35.953	22.448	16.728		37.917	21.631	15.186	
	Other exposures .	35,953	22,660	10,728		37,917	21,031	15,100	
	Standardised Total ³				462				446

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, Nr)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	70,011	72,534	7		60,290	63,503	6	
	Regional sovernments or local authorities	6	6	1		6	6	1	
	Public sector entities	10	10	2		12	12	2	
	Multilateral Development Banks	939	939	0		824	824	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	5,095	3,402	539		4,465	4,048	648	
	Corporates	34,307	8,421	7,745		11,833	7,365	6,557	
	of which: SME	2,836 20.152	2,303 7.184	1,880 5.257		2,599 20,173	2,178 6,444	1,778	
	Retail	1.281	7,184 652	5,257		20,173	1,175	745	
UNITED KINGDOM	of which: SME	1,281	1.662	503		2,293	1,175	509	
	Secured by mortalailes on immovable property of which: SME	1,465	2,002	303		23	22		
	of which: SME Exposures in default	821	393	464	229	1.044	566	716	204
	Items associated with particularly high risk	18	16	24		77	25	35	
	Covered bonds	2.188	2.185	351		2.531	2.531	415	
1	Claims on institutions and corporates with a ST credit assessment	.,	0			0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
1	Other exposures	8,355	8,355	4,408		8,328	8,743	5,011	
	Standardised Total ²				654				602

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31/	12/2023		
	(min EUR, No	Original Exposure ¹	Original Exposure* Exposure Value* Mich registers servined Value adjustments and Original Exposure* Original Exposure* Deposite Value* Rick responses.							
	Central governments or central banks	55,994	55,917	0		60,021	60,265	0		
	Regional sovernments or local authorities	170	169	34		156	155	32		
	Public sector entities	1,513	1,513	203		1,462	1,462	197		
	Multilateral Development Banks	25	95	0		0	86	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	10,356	9,152	1,568		8,648	8,429	1,508		
	Corporates	20,037	9,571	9,055		19,790	9,812	9,338		
	of which: SME	2,863	1,400	1,106		2,531	1,246	980		
	Retail	45,933	36,525	26,856		40,665	32,026	23,567		
UNITED STATES	of which: SME	3,849	3,038	1,741		3,380	2,560	1,467		
	Secured by mortalailes on immovable property	28,462 9,379	21,301 2,015	7,341 2,493		26,666 8,635	19,965 8,335	6,870		
	of which: SME	9,379	9,015 4,628	2,493 4,889	1.948	8,655 7,061	8,335 4,899	2,302 5.131	2.061	
ı	Exposures in default	6,670	4,628	4,889	1,948	7,061	4,899	5,131	2,061	
	Items associated with particularly high risk	0		0			0			
ı	Covered bands Claims on institutions and corporates with a ST credit assessment		73	36		,	63	31		
	Collective investments undertakings (CIU)		/2			-				
	Coulty Equity	o o								
ı	Other exposures	15.224	16.154	10.053		14,849	15.753	9,505		
	Standardised Total				4.258				4,305	

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	includes general credit risk adjust	ruets.					
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ¹	Original Exposure* Exposure Value* Real exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Real exposure amount								
	(minEUR, %)										
	Central sovernments or central banks	41,412	41,600	13,965		40,437	40,198	13,473			
	Resional sovernments or local authorities	485	318	293		638	433	322			
	Public sector entitles										
	Multilateral Development Banks						131				
	International Organisations	4.001	3.715	1.300				1.088			
	Institutions	4,001 13,663	3,715 10,622	1,300		3,172 13.786	2,846 10,379	1,088			
	Corporates	13,663	10,622	9,711 2,564		13,786	10,379	9,474 2,653			
	of which: SME	4,393 71,561	3,253	2,564 25,240		4,372 73,640	3,363	2,653			
	Retail	23,979	12.514	7.222		73,640	12.857	7,419			
BRAZIL	of which: SME	15,216	14,514	4.014		24,540	12,657	4,910			
	Secured by mortgages on immovable property	7,557	6,935	4,014 2,234		7.785	7,208	2,328			
	of which: SME	7,357	3,291	2,234	3.967	7,765	3,304	3,549	4.12		
	Exposures in default Items associated with particularly high risk	7,311	3,291	3,431	3,357	7,436	3,304	3,549	4,14		
	Items associated with particularly high risk Covered bonds	33	33	49		30	30	40			
	Claims on institutions and corporates with a ST credit assessment	10						,			
	Collective investments undertakings (CIU)						,	,			
	Councing Investments Undertakings (CIU)										
	Other exposures	19.619	19.522	5.426		19,637	19.605	5.958			
		29,019	19,522	5,426	5.675		13(000)	3,956	5.72		
	Standardised Total ²										

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Sunco Gununos, C.A.										
					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
	(min EUR, No	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	22,506	23,840	2.831		21.373	22,949	2.862			
	Regional governments or local authorities		0	0		0	0				
	Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,304	1,070	172		1,430	1,150	204			
	Corporates	1,810	1,170	1,121		1,737	1,169	1,143			
	of which: SME	379	156	126		370	154	128			
	Retail	21,581	11,050	7,822		21,396	11,012	7,997			
MEXICO	of which: SME	4,757	2,955	1,751		3,407	2,425	1,557			
HEMOO	Secured by mortalailes on immovable property	11,333	10,376	3,576		11,429	10,191	3,518			
	of which: SME	1,212 1,424	1,144 709	343 778	507	1,153 1,352	1,065	320 775	506		
	Exposures in default	1,424	/69	//8	597	1,352	/66	//3	500		
	Items associated with particularly high risk										
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRI)										
	Coulcove investments undertakings (Cital										
	Other exposures	4.634	4634	2.403		5.445	5.445	2.801			
	Standardised Total ²				1.468				1.354		
	Juneary Iva	Chiffinal exposures, unlike Docoure values, in recented before taking into account any effect due to credit conversion factors or creditrisk militarisen inches, in a substitution effects.									

					Standardised Ap	orozek			
					Standardised Ap	prozen			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	14,776	18,940	844		16.785	19.415	863	
	Regional sovernments or local authorities	268	228	46		274	231	45	
	Public sector entities	107	161	40		126	172	35	
	Multilateral Development Banks	0	425	0		0	389	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,820	372	115		1,970	476	155	
	Corporates	34,775	6,614	6,188		16,079	7,119	6,690	
	of which: SME	3,556	2,205	1,783		3,584	2,273	1,849	
	Retail	20,781	7,432	5,302		12,062	8,328	5,620	
POLAND	of which: SME	4,561 15.590	2,651 14,383	1,516		5,256 16,307	3,070	1,756 7.031	
	Secured by mortsuses on immovable property	15,590 2,928	14,383 2,528	5,335 985		16,307 2,656	15,006 2,258	7,031 1.176	
	of which: SME Exposures in default	2,928 1,607	2,528	985 671	940	2,050	2,250	713	900
	Items associated with particularly high risk	26	4	071	200	2,043	4	723	200
	Covered bands	0							
	Claims on institutions and corporates with a ST credit assessment		5	1		0	2		
ĺ	Collective investments undertakings (CRI)					0			
	touty	13	13	13		15	15	15	
ĺ	Other exposures	1,589	2,777	729		1,722	3,146	769	
	Standardised Total ²				1,288				1,269

					Standardised Ap	proach						
			As of 30/09/2	023				12/2023				
	(min SUR, No)	Original Exposure ^a	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	11,339	12,452	521		13,157	14,423	542				
	Resional sovernments or local authorities	120	19	4		124	26	5				
	Public sector entitles	3	0	0		3	0	0				
	Multilateral Development Banks	0		0			0	0				
	International Organisations	.0	20			35	98					
	Institutions	6.352	4.749	4.223		6.302	4.555	4.000				
	Corporates	3,252	2,643	4,223		3.153	4,500 2,483	2,000				
	of which: SME Retail	15.511	5,592	3,727		15.546	5,486	3,683				
	Retail of which: \$246	7.896	2,682	1,544		7.915	2,505	1,467				
CHILE	of which: SME Secured by mortalistics on immovable property	24.273	22.405	7,189		24.102	22,290	7.165				
	of which: SME	13,168	11.957	3.468		12.984	11.812	3,423				
	Exposures in default	2.338	1.401	1.424	875	2,376	1,448	1,471	858			
	Items associated with particularly high risk	649	636	953		629	596	894				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	3	2	1		3	1	1				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	5,349	5,347	1,022		4,534	4,532	1,004				
	Standardised Total ²				1,250				1,211			
		(ii) Original expressors unlike Expressors value in re	Original exposure, unbike Exposure value, in reported before taking into account any effect due to credit conversion factors or credit risk miligation inchaigus (e.g., substitution effects).									

					Standardised Ap	proach							
			As of 30/09/2	023			As of 31/	12/2023					
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Cont	(winDUR, %) ntral governments or central banks	4.424	5,239	66		4340	4,968	42					
	glonal governments or local authorities	514	509	2		47	41	3					
	blic sector entities	500	500	0		502	502	0					
Multi	(Bilateral Development Banks	0	0	0		0	0	0					
Inter	ernational Organisations	0	0	0		0	0	0					
Instit	titutions	652	663	145		782	755	167					
Corp	roprates	6,527	5,309	5,041		6,625	5,408	5,162					
of		1,541	1,354	1,087		1,428	1,304	1,059					
Reta		9,249	6,060	4,313		8,106	4,944	3,470					
		3,961	2,752	1,833		3,405	2,274	1,657					
Secu	cured by mortalistics on immovable property	85	85	26		82	80	25					
		61	60	17		54	53	15					
	ossures in default	121	79	93	36	150	95	110	56				
	ms associated with particularly high risk					25							
	vered bands			0		2							
	aims on institutions and corporates with a ST credit assessment			0		2	4						
	Sective investments undertakings (CRII)												
Eaul		3,657	3,657	3.472		3,629	3,629	3.525					
	ter exposures	2,000	4,007	2,474	60		2,023	2,000	85				

		(2) rous table adjustments and provincing in C	oursy or course party excuses as	one or necessaries possess ou	. Includes green as conductors and and	THE STATE OF THE S			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minSUR, %) Central governments or central banks	20,870	12,209	134		11.742	13.023	74	
	Central sovernments or central banks Resional sovernments or local authorities	25,270	27,202			23	23		
	Public sector entities	358	208	11		366	227	12	
	Multilateral Development Banks		98	0			96		
	International Organisations			0			0		
	Institutions	305	309	35		303	306	35	
	Corporates	764	494	326		652	544	379	
	of which: SME	388	381	291		220	292	223	
	Retail	1,694	941	627		1,761	1,011	677	
PORTUGAL	of which: SME	609	445	257		613	462	265	
PUNTUGAL	Secured by mortalistics on immovable property	1,340	1,327	467		2,378	2,363	830	
	of which: SME	366	359	117		341	332	109	
	Exposures in default	296	100	109	146	311	116	126	150
	Items associated with particularly high risk	36	19	28		35	19	28	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	27	27	37		24	24	33	
	Equity	0					0		
	Other exposures	1,439	1,324	880		1,391	1,286	973	
	Standardised Total ²				213				223

					Standardised Ap	proach	Standardised Approach										
			As of 30/09/2	023			As of 31/	12/2023									
	(minSSR, W)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁸	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²								
	Central governments or central banks	5,005	6,575	11		5,522	7,009	9									
	Regional sovernments or local authorities	74	74	15		73	73	15									
	Public sector entitles	0	0	0		1	1	0									
	Multilateral Development Banks	0	0	0		0	0	0									
	International Ordanisations	0	0	0		0	0	0									
	Institutions	961	983	224		1,558	1,754	428									
	Corporates	1,863	1,715	1,031		2,132	1,975	1,183									
	of which: SME	376	350	277		387	388	305									
	Retail	1,678	1,612	1,116		2,118	2,078	1,462									
FRANCE	of which: SME	622	590	350		631	621	370									
	Secured by mortstates on immovable property		10			**	10										
	of which: SME	101	3	35	f2	115	,	37									
	Exposures in default Items associated with particularly high risk	101			· ·	110											
	Items associated with particularly high risk Covered bonds			0													
	Claims on institutions and corporates with a ST credit assessment	14	25	12		12	30	15									
	Collective investments undertakings (CIU)					0											
	Equity					0											
	Other exposures	589	589	356		584	584	313									
	Standardised Total				24				193								

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach					
			As of 31/	03/2024			As of 30s	06/2024			
	(min EUR, N)	Original Exposure ^L	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	348,046	379,511	28.413		331.362	362.306	27,124			
	Regional governments or contrat canks	17,411	25,430	556		18,155	16,240	586			
	Public sector entities	7,433	7,085	340		4.159	4.496	333			
	Multilateral Development Banks	3,935	7,563	0		4501	8,149	0			
	International Organisations	1,732	1,732			1,733	1,732				
	Institutions	29.851	28,925	6.471		30,622	29,595	6,006			
	Corporates	104.478	63.881	58,966		205.953	64.151	59,177			
	of which: SME	24.309	25,837	13.510		24,022	16,435	13.389			
	Retail	257,040	145,450	102.852		246,737	141.000	99,635			
Consolidated data	of which: SME	63.521	35,118	21,228		59.284	34.533	20,308			
Consolidated data	Secured by mortgages on immovable property	106,159	93,807	34,027		204,530	92,677	33,360			
	of which: SME	34,309	31,697	10,149		34,075	31,530	10,147			
	Exposures in default	24,649	13,983	14,842	9,878	23,905	13,184	14,105	9,754		
	Items associated with particularly high risk	777	642	964		756	617	926			
	Covered bonds	2,652	2,652	440		2,714	2,714	455			
	Claims on institutions and corporates with a ST credit assessment	413	433	145		423	1,033	365			
	Collective investments undertakinss (CIU)	263	263	262		283	283	262			
	Equity	64	64	64		68	65	68			
	Other exposures	102,053	90,334	48,850		93,427	81,973	44,168			
	Standardised Total ²	1,006,958	852,763	297,193	16,389	969,327	820,260	286,570	16,111		

				Standardised Appreach									
					2000000	n Approach							
			As of 31/	03/2024			As of 30	6/2024					
	(mis DJR, N)	Original Exposure ²	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	92.889	108.136	9.265		98.101	111.893	8,943					
	Regional governments or contrat banks	15,358	13.962	13		16,204	14,845	13					
	Public sector entities	4.837	4,550	1		1,554	1.313	0					
	Muditiateral Development Bunks		157	0				0					
	International Organisations	0	0	0		0	0	0					
	Institutions	3,510	3,648	1,409		3,529	3,597	1,326					
	Corporates	6,413	4,629	4,361		6,939	5,312	4,850					
	of which: SME	640	472	373		581	416	328					
	Retail	16,122	5,535	4,001		16,238	5,565	4,028					
SPAIN	of which: SME	1,379	922	541		1,008	853	494					
SF All V	Secured by mortgages on immovable property	6,402	6,393	2,237		6,342	6,335	2,216					
	of which: SME	70	67	21		49	45	13					
	Exposures in default	1,552	1,220	1,229	330	1,319	1,022	1,184	294				
I	Items associated with particularly high risk	2	2	2									
i	Covered bands	37	31			11							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	231	231	221		253	253	223					
i	Collective investments undertakinas (CIU) Equity	231	231	221		253	23	223					
	Other exposures	37.527	21.971	16,088		33,944	18.442	12.776					
I	Chardardinad Total ²	27,027	44,474	20,000	463		20,992	22,770	422				

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minU.S. No	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central abvernments or central banks	60,685	63,627	1		51,795	55,090	1	
	Regional governments or local authorities	6	6	1		0	0	0	
	Public sector entities	13	13	3		18	11	2	
	Multilateral Development Banks	800	800	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	4,405	3,912	514		4,722	4,792	476	
	Corporates	11,968	7,560	6,742		10,387	5,802	5,146	
	of which: SME	2,602	2,126	1,738		1,712	1,355	1,101	
	Retail	20,055	6,304	4,507		20,328	6,315	4,607	
UNITED KINGDOM	of which: SME	1,739	923	561		1,781	887	535	
UNITED KINGDOM	Secured by mortsialies on immovable property	1,495	1,492	522		1,491	1,490	523	
	of which: SME	25	24	6		3	2	1	
	Exposures in default	1,149	658	845	235	1,258	563	712	350
	Items associated with particularly high risk	78	28	41		67	24	36	
	Covered bonds	2,562	2,562	431		2,647	2,647	449	
	Claims on institutions and corporates with a ST credit assessment	10	7	7		21	39	15	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	10,091	20,293	5,332		8,818	9,110	5,037	
	Standardised Total ²				597				645

					Standardise	ed Approach										
			Object Squares Express Value Set representation Output Squares Express Value Set representation 83 24 0 0.00													
	(min DJR, No.)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount		Original Exposure i	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²							
	Central appearments or central banks	57,945	58,023	0		51,962	52,115	1								
	Regional governments or local authorities			29		370		40								
	Public sector entities	1,477		199		1,496	1,495	203								
	Multilateral Development Banks	0	88	0		0	0	0								
	International Organisations	0	0	0		0	0	0								
	Institutions															
	Corporates	20,022	9,947	9,512		20,502	10,281	9,884								
	of which: SME	2,346 41,718	1,119	906		2,416	1,043	844								
	Retail	41,718	32,799 2.596	24,137 1,484		42,149 3,455	33,251 2,639	24,474 1.515								
UNITED STATES	of which: SME	27,489	2,596	7,268		26,675	20.295	6,988								
	Secured by mortalists on immovable property of which: 546	8.761	8.427	7,200		20,075 8,576	8,268	2,274								
	Exposures in default	7,495	5,226	5.517	2.165	7,395	5,079	5,330	2.220							
	Hems associated with particularly high risk	35	0,220	0.000	2,200	42	2,072	0,000	2,220							
	Covered bonds			0		0		0								
	Claims on institutions and corporates with a ST credit assessment	6	58	29		48	70	35								
	Collective investments undertakings (CIU)	0	0	0		0	0	0								
	Equity	0	0	0		0	0	0								
	Other exposures	14,218	15,858	9,734		13,505	15,288	9,134								
	Standardised Total ²				4,195				4,192							

		(2) Total value adjustments and pro	ovisions per country of counterparty	excludes those for securitisation e	aposures but includes general cred	Strisk adjustments.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	into DUS. No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	38,140	38,115	12,943		37,856	37,796	12,192	
	Regional governments or local authorities	817	402	368		791	420	384	
	Public sector entities		0	0		0	0	0	
	Multilateral Development Banks		128	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,152	3,842	1,306		3,812	3,540	930	
	Corporates	14,713	10,622	9,728		13,483	9,920	9,017	
	of which: SME	4,624	3,264	2,585		3,952	2,958	2,321	
	Retail	76,688	40,522	27,244		71,393	37,438	25,596	
BRAZIL	of which: SME	25,304	13,306	7,677		23,725	12,527	7,223	
DIVIZIE	Secured by mortgages on immovable property	15,621	14,635	4,962		14,723	13,826	4,698	
	of which: SME	7,955 7,923	7,358 3,030	2,384 3.186	3.928	7,709 6,263	7,162 2,578	2,337 2,693	3.620
	Exposures in default	7,023		3,186	3,928	6,263	2,578	2,693	3,620
1	Items associated with particularly high risk	28	28	42		24	23	35	
1	Covered bonds								
1	Ctaims on institutions and corporates with a ST credit assessment	28	6			35		13	
1	Collective investments undertakings (CIUI	ı °	0			0			
1	Equity	19.029	29.023	5.968		18.081	18.081	5.879	
1	Other exposures	19,029	29,023	5,968		18,061	18,081	5,879	
1	Standardised Total ²				5,520				5,359

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(mb EUR, No	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	23.568	25.142	3,149		20,778	22.245	2,731	
	Regional governments or local authorities	39	39	30		46	46	46	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,414	1,293	255		1,651	1,397	345	
	Corporates	1,875 432	1,036	1,008 138		1,959 444	949	925 116	
	of which: SME Retail	22.783	11,672	8,478		21.872	11.056	8.038	
	Retail of which: SME	22,763	2,530	1,622		3,428	2.390	1,539	
MEXICO	Secured by mortalists on immovable property	12,002	20.750	3,707		11,220	10.105	3,482	
	of which 136	1,212	1,121	333		1.154	1.071	317	
	Exposures in default	1,424	814	822	527	1,333	758	764	501
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	15	3	3		27	26	39	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	5,723	5,723	2,464		4,477	4,477	2,242	
	Standardised Total ²				1,415				1,380
		(1) Original exposure, unlike Exposu	re value, is reported before taking	into account any effect due to cred	t conversion factors or credit risk m	distation techniques (e.s. substituti	on effects).		

					Standardis	ed Approach										
			Depart Comment Comment Value Date Septement sensent Proceedings Compant Comment Comm													
	(minDLR, N)	Original Exposure ¹	Exposure Value ¹	Rhik exposure amount		Original Exposure ⁴	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²							
	Central governments or central banks	17 793	20.000	7%		16.631	19.726	700								
	Regional governments or central banks Regional governments or local authorities							45								
	Public sector entities	128	217	40		127	212	33								
	Multilateral Development Banks		0	0		0	0	0								
	International Organizations	0	0	0		0	0	0								
	Institutions	1,575	320	115		1,556	301	111								
	Corporates	15,499	6,488	6,090		15,912	6,743	6,262								
	of which: SME	3,404	2,035	1,649		3,535	2,162	1,720								
	Retail	12,477	8,647	5,925		12,266	8,235	5,586								
POLAND	of which: SME	5,310	3,345	1,798		5,523	3,313	1,894								
FOLAND	Secured by mortstates on immovable property	17,846	16,210	7,604		17,714	16,085	7,349								
	of which: SME	3,342	2,881	1,590		3,204	2,731	1,566								
	Exposures in default	1,673	686	703	915	1,682	665	711	909							
	Items associated with particularly high risk	10		7		29	14	21								
	Covered bonds		0			0		0								
	Claims on institutions and corporates with a ST credit assessment		4	1			3	0								
	Collective investments undertakinss (CIU)					16		16								
	Equity	16 1.730	16 3.226	16 1.013		16 1527	16 3.148	16								
	Other exposures	1,730	3,226	1,013	1,294	1,527	3,148	1,053	1.318							
	Standardised Total ²				1,294				1,318							

					Standardise	ed Approach										
			As of \$1000 2024 Copine Tolers* Express Yorks* Rak express amount Value objectments and provided Express Copine Express Yorks* Rak express amount Value objectments and provided Express Copine Express Yorks* Rak express amount Value objectments and provided Express Copine Express Yorks* Rak express amount Value objectments and provided Express Copine													
	(min D.R. N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²							
	Central abvernments or central banks	12.205	13,349	585		9,809	11.043	597								
	Regional governments or local authorities	108	13	3		123	17	3								
	Public sector entities	2	0	0		3	0	0								
	Multilateral Development Banks	0	0	0		0	0	0								
	International Organisations	0	0	0		0	0	0								
	Institutions															
	Corporates	6,144	4,507	3,987		7,381	5,104	4,581								
	of which: SME	3,100	2,419	1,942		3,556	2,595	2,073								
	Retail	14,636 7,417	5,092 2,361	3,410		14,452 6,851	4,991 2,052	3,384 1,180								
CHILE	of which: SME	7,417	2,361	1,361		6,851 23,263	2,052 21,522	1,180								
	Secured by mortalistics on immovable property	11.902	20,400	3,137		23,263	11,322	3,273								
	of which: SME	2.184	1,322	1.341	796	2,407	1,61	1,510	852							
	Exposures in default Items associated with particularly high risk	573	562	863	744	542	535	802	0.00							
	nems associated with particularly righ risk Covered bonds	3/3		0				0								
	Claims on institutions and corporates with a ST credit assessment	3	2	1		3	2	1								
	Collective investments undertakines (CIU)	0	0	0		0	0	0								
	Equity		0	0		0		0								
	Other exposures	3,953	3,952	986		3,779	3,775	1,022								
	Standardised Total ²				1,125				1,185							

					Standardise	ud Annenach			
					20110110120	in Approach			
			As of 31	03/2024			As of 30	/06/2024	
	IntelDAR, No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,610	3,378	41		4,222	4,984	42	
	Regional governments or local authorities	29	19	0		26	21	0	
	Public sector entities	509	509	0		325	325	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	998	980	178		636	610	173	
	Corporates	6,630	5,508	5,263		5,935	4,618	4,375	
	of which: SME	1,499	1,304	1,060		1,491	1,285	1,043	
	Retail	8,698	5,152	3,618		8,205	5,358	3,771	
GERMANY	of which: SME	3,585	2,309	1,486		3,305	2,285	1,467	
OLIU DUNI	Secured by mortstates on immovable property	82	81	27		77	75	25	
	of which: SME	55	54	16		50	49	14	
	Exposures in default	148	101	118	41	169	103	114	54
	Items associated with particularly high risk	15				19	4		
	Covered bonds							17	
ĺ	Claims on institutions and corporates with a ST credit assessment	2		1		2		17	
ĺ	Collective investments undertakines (CIU)								
ĺ	Louity	3.731	3.731	1582		3,651	3.651	3,504	
	Other exposures	3,732	3,731	1,202	21		3,002	2,204	93

					Standardis	ed Approach			
				03/2024			As of 30	06/2024	
	creb CUP, No.	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
PORTUGAL	Central Assessments or critical bands Assessment of the contral assessment or critical bands Assessment of the contral assessment bands Column to indicate and contral assessment Column t	13,000 222 200 0 0 1177 5.33 2,004 617 1,205 300 300 0 2,204 0 2,204 0 2,204 0 3,204 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12,072 23 26 28 0 0 325 513 1,049 463 1,221 320 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### ### ### ### ### ### ### ### ### ##	154	10,703 19 19 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	11,227 129 288 0 0 0 0 0 255 252 252 252 252 252 252 2	126 / 2	140
	Other exposures Standardised Total ²	1,276	1,000	101	220	110,1	1,300	260	198

		(2) local value adjustments and pro-	essons per country or counterparty	excludes trace for secures anon-e	oposures our includes general cred	strisk adjustments.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min EUR. %)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Count of accounts or control banks All professionations or control banks All professionations of accounts of accounts or control All professionations or control banks All professionations or control Control banks Control bank	5,744 70 8 8 1,303 2,007 837 11 11 8 8 10 8 11 8 11 8	7,230 62 6 6 1,000 1,000 1,000 2,350 621 11 3 3 6 6 6 6 6 6 7 6 6 6 6 7 6 7 6 7 6 7	0 14 0 0 0 397 1,156 307 2,053 2 2 0 0 0 0 0	83	5,063 64 0 0 1,266 1,766 2,460 5,91 1 4 4 112 0 0 72 0	6,601 64 6 6 1,500	0 13 0 0 465 851 184 940 235 2 2 0 0 0 5 5	20
	Other emosures Standardised Total ²	545	545	332	103	417	417	406	27

Credit Risk - IRB Approach

								IRB Ap	proach					
						30/09/2023								
			Original 8	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ppsure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
				Of which:	Value		Of which:	and provisions		Of which:	Value		Ofwhich:	and provisions
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		53,242		40,662	10,101	0	18	50,988	1	39,228	10,294	0	16
	Corporates		380,769	8,152	245,241	125,753	1,292	3,667	377,004	8,090	243,243	122,970	1,238	3,624
		Corporates - Of Which: Specialised Lending	30,275	651 2.733	23,547	15,788 17.885	0	238	30,618	609 2,799	23,423	15,335 18,628	0	243 1.191
	Retail		40,626 402,585	2,733 8,957	28,020 377,972	17,885 84.890	654 6,324	1,233	39,882 393,161	2,799 8,687	30,324 366,657	18,628 83,046	657 6.218	3.418
	Retait	Retail-Secured on real estate property	402,585 308,484	8,957 5,834	377,972	84,890 51.452	6,324 5,486	1,663	393,161 298,985	5,507	292,689	83,046 48.741	6,218 5,424	1,247
		Retail - Secured on real estate property - Of Which: SME	16.166	1.017	15,987	4 646	505	493	14.716	811	14.548	40,741	438	359
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	292.318	4.817	288.619	46.806	4.980	1.170	284.269	4.696	278.141	4,157	4.988	888
		Retail - Qualifying Revolving	22,571	186	13.291	4.352	66	234	22.253	190	13.074	4.528	67	236
		Retail - Other Retail	71,529	2.937	60.075	29.087	773	1.955	71,923	2.990	60,894	29,777	727	1.935
		Retail - Other Retail - Of Which: SME	29,197	1.834	18,272	9.004	296	918	29,035	1.867	18.498	9.082	304	890
		Retail - Other Retail - Of Which: non-SME	42,332	1,103	41,803	20,083	477	1,037	42,887	1,123	42,396	20,696	423	1,045
	Equity		9.675		9.675	18.563			9.945	0	9.945	19.308		
	Other non cr	edit-obligation assets				1,302						1,266		
	IRB Total ²					240,610						236.884		

							IRB Ap	proach					
					30/09/2023								
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0 703	0	0	0	0	0	0 638	0	0
	Institutions Corporates	3,194 94,829	4,935	2,474 61,340	703 41.007	840	2.041	3,280 95,610	5,008	2,545 61.997	638 41.137	869	1.998
	Corporates - Of Which: Specialised Lending	4,923	1,935	4 551	3,009	840	2,041	5.532	157	4 988	3 289	000	63
	Corporates - Of Which: SME	30.051	2.427	4,551 20,180	13.832	487	1.050	29.834	2.497	20.411	13 926	498	1.013
	Retail	111.879	4.418	93,932	32.057	1.868	2,533	107.916		90,647	31.801	1.743	2.099
	Retail - Secured on real estate property	67,883	2,213	67,707	18,487	1,540	1,191	64,748	1,876	64,584	17,397	1,405	807
SPAIN	Retail - Secured on real estate property - Of Which: SME	15,457	1,002	15,283	4,486	494	484	14,030	798	13,867	4,005	427	352
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	52,425	1,211	52,425	14,000	1,046	708	50,717	1,077	50,717	13,392	978	455
	Retail - Qualifying Revolving	12,478	78	4,789	1,040	12	98	12,186	74	4,758	1,158	12	88
	Retail - Other Retail Retail - Other Retail - Of Which: SME	31,518 21,106	2,127 1,610	21,436 11,298	12,530 6.421	316 153	1,243 738	30,983 20,790	2,113 1,630	21,306 11,353	13,246 6.488	327 157	1,204 708
1		21,106 10,412	1,610 517	11,298	6,421	153 163	738 505	20,790 10.192	1,630	9,952	6,488	157	708 496
1	Retail - Other Retail - Of Which: non-SME Equity	9.471	517	9,471	18.292	163	505	9,736	483	9,952	19.031	170	496
1	Other non credit-obligation assets	9,471	,	9,471	20,232			9,736		9,736	10,031		,
	IRB Total												
		0											

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	pposure ¹	Exposure Value ³	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central take and central governments testitations Corporates Of Whiles Specialized Lending Corporates - Of Whiles Specialized Lending Corporates - Of Whiles Specialized Lending Retail - Secured on an an actual property Retail - Secured on actual proper	0 8,674 47,058 7,905 831 226,677 217,385 34	0 69 69 0 3,550 3,449	0 6,551 31,222 6,922 672 222,686 213,667	0 1,195 12,183 4,815 97 33,938 28,827 12	0 0 0 0 3,858 3,837	0 1 79 36 0 484 307	0 5,935 45,996 7,595 905 220,348 211,061	0 1 78 78 0 3,548 3,442	0 5,940 30,540 6,354 729 213,945 204,933	0 1,288 11,900 4,304 103 32,444 27,221	0 0 0 0 3,921 3,898	0 1 73 34 0 454 287
UNITED KINGDOM	Retail: - Country of the Country of	217,331 6,958 2,355 14 2,341 0	3,447 64 37 0 38 0	213,633 6,675 2,345 4 2,340 0	28,815 2,897 2,414 3 2,411 0	3,835 10 12 0 11	306 95 82 0 81	211,030 6,870 2,416 17 2,399 0	3,641 67 40 0 40	204,902 6,607 2,404 6 2,399 0	27,210 27,718 2,505 3 2,502 0	3,897 11 13 0 12 0	287 89 78 0 78 0

								IRB Ap	proach					
					As of	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		9,918	0	6,482	1,368	0	2	8,952	0	6,498	1,419	0	2
	Corporates		45,630	138	20,608	7,989	1	51	45,251	152	20,367	7,339	0	46
		Corporates - Of Which: Specialised Lending	6,166	0	2,774	1,839	0	7	5,696	20	2,299	1,405	0	11
			7	2	5	6	1	0	5	1	79	32	0	
	Retail		266	1	251	79	0	1	265	0	251	80	0	1
		Retail - Secured on real estate property	236		236	71	0	1	234	0	234	71	0	
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	8		8	3	0	0	8	0	8	2	0	
OHITED OTHER		Retail - Secured on real estate property - Of Which: non-SME	228		228	68	0	1	226	0	226	68	0	
		Retail - Qualifying Revolving Retail - Other Retail	23		12	1	0	0	7 24		3 14	1	0	
		Retail - Other Retail - Other Retail - Of Which: SME	23 16		12	7	0	0	17	0	14	8	0	
			16		6	4	0	0	17	0	7	4	0	
	Equity	Retail - Other Retail - Of Which: non-SME	6		6	3					7	3		
		redit-obligation assets				U		0						
	IRB Total	nut-stoffston arrett												
	IRB Total		(2) Original syrposus											

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(poin ELITE, No)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
BRAZIL	Control Section And Control agreements International Companies Companies Control Section Companies Companies Control Section Companies Control Section Control	0 843 42,901 97 1,045 88 37 2 35 6 46 1 45 0	0 0 1,722 47 5 1 1 0 0 0	0 498 37,159 97 900 68 37 2 35 2 29 0 29 0	0 108 23,830 34 708 21 6 1 1 5 1 14 0	0 189 0 2 1 1 0 0 0	0 746 4 7 0 0 0 0	0 575 40,656 114 605 90 38 1 37 6 46 2 44	0 0 1,583 0 8 1 1 0 0 0 0	0 456 35,147 107 544 69 38 1 37 2 29 0	0 111 22,006 86 475 22 7 0 7 1 14 0	0 111 0 4 1 1 0 1 1 0 0 0 0 0 0 0 0 0 0	0 8312 5 5 0 0 0
	Other non credit-obligation assets												
I	IRB Tetal												

Credit Risk - IRB Approach

Ranco Santandar S A

							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,852	0 0	0 2.932	0 826	0	0 2	2.907	0	3.052	933	0	3
	Corporates	26,078	258	19,893	8,816	53	147	24,010	234	18,150	7,905	64	123
	Corporates - Of Which: Specialised Lending	2,305	72	2,263	1,471	0	27	2,312	62	2,278	1,441	0	18
	Corporates - Of Which: SME	2,480	45	2,046	775	13	27	2,145	44	4,097	1,437	13	26
	Retail	91	1	81	44	1	1	84	1	75	34	1	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	55	0	55	20	1	0	59	0	59	25	1	0
MEXICO	Retail - Secured on real estate property - Of Which: non-SME	51		51	17	0		54		54	21		
	Retail - Qualifying Revolving	51		31	1/	0	0	54		34	1	0	
	Retail - Other Retail	30	1	24	23	0	1	19	0	14	9	0	i i
	Retail - Other Retail - Of Which: SME	7	0	1	1	0	0	8	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	23		23	23	0	1	12	0	12	8	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Yotal												

								IRB Ap	proach					
					As o	30/09/2023					As of	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		976	0	225	61	0	0	1,068	0	228	54	0	0
	Corporates		2,183	0	968	519	0	2	2,189	0	1,081	479	0	2
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	61	0	49	44	0	0
		Corporates - Of Which: SME	7	0	6	4	0	0	3	0	2	1	0	0
	Retail		61	0	57	28	0	1	57	0	49	24	0	0
		Retail - Secured on real estate property	53	0	53	27	0	0	44	0	44	22	0	0
0011110		Retail - Secured on real estate property - Of Which: SME	8	0	8	3	0	0	8	0	8	4	0	0
POLAND		Retail - Secured on real estate property - Of Which: non-SME	45	0	45	23	0	0	36	0	36	18	0	0
		Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail	8	0	3	2	0	0	12	0	5	2	0	0

(i) Ordinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e. substitution effect

							IRB Ap	proach					
				As or	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
•	Central banks and central governments Institutions	0 2.132	0	0 1.328	0 524	0	0	0 1.712	0	0 1.015	0 442	0	0
	Institutions Corporates	2,132 6,701	92	1,328 4.183	1.889		25	1,712 6,628	96	1,015 4,195	442 2.007		22
	Corporates - Of Which: Specialised Lending	913	90	4,103 714	394		21	884	92	751	399		19
	Corporates - Of Which: SME	11	20	714	394		21	13	92	/51	399	1	19
	Retail.	10			2					- 6			
	Retail - Secured on real estate property	4	o o	4	1	0	0	3	0	3	1	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
CHILE	Retail - Secured on real estate property - Of Which: non-SME	4		4	1	0	0	3	0	3	1	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	4	0	2	1	0	0	3	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	2	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,782	0	1,812	349	0	0	2,044	0	2,083	392	0	0
	Corporates	13,615	87	8,167	3,365	13	52	13,939	65	8,109	3,552	20	47
	Corporates - Of Which: Specialised Lending	1,604	70	963	688	0	34	1,372	46	821	592	0	27
	Corporates - Of Which: SME	1,742	13	1,746	718	10	8	1,956	14	1,957	897	17	6
	Retail	22,323	348	21,552	6,181	154	294	22,624	400	21,682	5,786	73	290
	Retail - Secured on real estate property	2,428	6	2,428	285	3	2	2,441	6	2,441	297	4	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	7		2	2	0	0	7 2 434	6	2 434	2	0	
OLIH BUTT	Retail - Secured on real estate property - Of Which: non-SME	2,421	23	2,421	283 381	3 30	17		24	2,434	295 408	27	1
	Retail - Qualifying Revolving	1,778						1,821					15
	Retail - Other Retail Retail - Other Retail - Of Which: SME	18,117 2.895	318 35	18,025 2,879	5,516 559	120 15	275 26	18,362 2,939	369	18,275 2,916	5,081 521	41	274 25
		2,895 15,222	35 283	2,879 15,146	4,957	104	269	2,939 15,423	330	2,916 15.359	521 4,559	34	249
	Retail - Other Retail - Of Which: non-SME Equity	15,222	283	15,146 204	4,957 271	104	249	15,423 209	330	15,359 209	4,559	34	249
	Other non-credit-obligation assets	204		204	2/1	U	0	209	0	209	211		
	Other non-creat-obugation assets IRB Total	_	-									_	
	IRS total	_											

								IRB Ap	proach					
					As o	30/09/2023					As of	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bank	is and central governments	0	0	0	0	0	0		0	0	0	0	0
	Institutions		1,205	0	602	321	0	0	1,188	0	580	303	0	0
	Corporates		11,738	331	6,882	4,175	185	281	11,997	326	6,909	4,234	163	222
		Corporates - Of Which: Specialised Lending	670	18	581	375	0	11	650	18	544	351	0	11
			3,713	225	1,779	1,215	140	129	3,635	220	1,786	1,221	125	129
	Retail		23,569	325	21,933	4,620	150	326	23,754	359	22,156	4,758	184	363
		Retail - Secured on real estate property	19,206	143	19,202	3,386	83	149	19,180	163	19,176	3,386	96	142
PORTUGAL			581	8	576	112	4	6	564	8	560	109	5	5
FUNTUGAL			18,625	134	18,625	3,274	79	142	18,616	155	18,616	3,278	92	137
		Retail - Qualifying Revolving	1,261	20	687	221	13	23	1,278	24	702	229	17	43
		Retail - Other Retail	3,102	162	2,044	1,013	62	154	3,296	172	2,279	1,143	70	178
		Retail - Other Retail - Of Which: SME	1,833	108	911	479	27	100	1,909	110	1,038	540	30	100
		Retail - Other Retail - Of Which: non-SME	1,269	55	1,133	534	35	54	1,387	62	1,241	603	41	78
	Equity		0	0	0	0	0	0	0	0	0		0	

							IRB Ap	proach					
				As of	30/09/2023					As o	f 31/12/2023		
		Original 8	isposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(poin ELIFE, No)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0		0	0
	Institutions	3,496 20,560	143	3,087	516	0	0	3,548	182	3,136	533	0	0
	Corporates Corporates - Of Which: Specialised Lending	20,560	143	13,039 226	7,776 153	0	131	20,900 422	182	13,505 203	7,693 203	0	122
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	623	13	623	153 499	0	1	422 719	11	293 690	203 512	0	10
	Corporates - Of Which: SME Retail	623 9.133	13	9.067	499	244	11 122	719 9.318	11	9.251	512 4.470	259	10
	Retail - Secured on real estate property	188	2	188	43	2	2	185	2	185	43	2.33	1
	Retail - Secured on real estate property - Of Which: SME	9	1	9	3	0	0	8	0	8	2	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	179	2	179	40	2	2	176	3	176	41	3	1
	Retail - Qualifying Revolving	11		5	2	0	0	11	0	5	2	0	
	Retail - Other Retail	8,935	145	8,874	4,361	242	120	9,123	156	9,062	4,425	256	123
	Retail - Other Retail - Of Which: SME	2,713	65	2,677	1,322	98	47	2,679	73	2,644	1,285	108	51
	Retail - Other Retail - Of Which: non-SME	6,222	80	6,197	3,039	144	73	6,444	83	6,419	3,140	148	72
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provision:
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		51,469	0	40,674	13,552	0	13	56,844	0	46,474	15,626	0	11
	Corporates		373,602	7,678	235,757	128,356	1,177	3,656	375,502	7,161	234,784	128,536	1,182	3,525
		Corporates - Of Which: Specialised Lending	30,785	581	23,516	15,058	0	223	29,620	537	22,220	14,222	0	211
			41,583	3,013	32,173	19,570	650	1,207	39,804	2,865	31,462	19,130	686	1,238
	Retail	Retail - Secured on real estate property	397,125 301,765	9,168 5,724	369,343 293,482	84,708 49,206	6,516 5,697	3,489	394,064 301,456	9,076 5,719	368,084 292,821	83,612 48.826	6,605 5,739	3,458 1,146
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	12.765	816	12.587	3.597	441	333	12,565	782	12,320	3.411	428	321
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	289.000	4,909	280.895	45.609	5,256	858	288.891	4,936	280.501	45.415	5.310	321
		Retail - Oualifying Revolving	22,295	203	13.029	43,009	72	236	20,567	185	13.110	45,415	71	231
		Botail - Other Botail	73.065	3.240	62.832	31.008	747	2.062	72,040	3.173	62,153	30.258	795	2.081
		Retail - Other Retail - Of Which: SME	28,551	2.018	18.811	9.302	316	944	27,781	1.864	18.349	8.956	325	932
		Retail - Other Retail - Of Which: non-SME	44,514	1,222	44.021	21.706	431	1.119	44,259	1,308	43,804	21.302	469	1.149
	Equity	A VIII. III. III. III. III. III. III. II	9.526	0	9,526	18,110	0		7.542	0	7.542	12,442		
		credit-obligation assets	- 1,122		-,,,,,	1,286			1,010		1,500	1,168		
	IRR Total ²					246,013						241,384		

								IRB Ap	proach					
					As o	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Villue		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0		0	0	0	0		0
	Institutions		3,122	0	2,397	876	0	1	2,963	0	2,307	903	0	0
	Corporates		95,135	4,884	61,878 4 648	42,890	840	2,099	93,610	4,558	62,537	43,463	838	2,071
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,157 31.467	2,704	4,548 21,986	2,968	493	1.028	5,958 29,755	114 2.543	5,155 21,230	3,519 14.072	524	42 1.054
	Retail	Corporation - Oil Williams	107.681	4,209	91,033	32,459	1.822	2.127	105.929	4,166	21,230 89,464	30.915	1.840	2,121
	POR LANC	Retail - Secured on real estate property	64.431	1.924	64.253	17,547	1.493	763	63,933	1,906	63,684	16.791	1,508	751
		Retail - Secured on real estate property - Of Which: SME	12,120	804	11.942	3.458	432	326	11.924	771	11.679	3 272	421	316
SPAIN		Retail - Secured on real estate property - Of Which: non-SME	52,311	1.120	52.311	14.089	1.061	437	52.009	1.135	52,006	13.518	1.088	435
		Retail - Qualifying Revolving	12,192	80	4,665	1,118	11	87	12,202	85	4,687	1,091	11	92
		Retail - Other Retail	31,058	2,295	22,115	13,794	318	1,276	29,794	2,175	21,092	13,033	320	1,278
		Retail - Other Retail - Of Which: SME	20,360	1,761	11,672	6,705	157	742	19,799	1,606	11,327	6,409	155	732
			10,698	534	10,443	7,089	161	534	9,995	570	9,765	6,623	166	546
	Equity		9,314	0	9,314	17,828	0		7,299	0	7,299	12,100	0	0
		dit-obligation assets												
	IRB Total													
		•	(1) Original expos	ure, unlike Exposu	re value, is reporte	before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	mitigation technic	oues (e.e. substituti	on effects).		

As of 33/05/2024 As of 30/06/2024		
Original Exposure* Exposure Value* Value* Original Exposure* Exposure Adjustments Value* Value*	e amount	Value adjustments
Of selects: Of selects and provisions of selects of sel	Of which: defaulted	and provisions
Central banks and central governments 0 0 0 0 0 0 0 0		0
Institutions 6.307 0 6.355 1,010 0 1 6.778 0 6.477 2,053 (2019)		0 76
		37
Copyriano-CVWHich: Specialised Lending 7,771 90 6,428 4,304 0 41 7,591 91 6,139 4,015 (2004)		37
Copportable - 10	4.124	415
Detail: 5ccred on real estate property 223,743 3.597 205.659 2.7515 4,076 272 213,060 3603 204.626 27.805	4,124	253
Service Construction and Administration (Administration (Admin	4,007	0
UNITED KINGDOM Retal - Secure on real season personal - Off Wirch sees SME 213,722 3,597 205,618 27,597 4,076 272 213,183 3,803 204,804 27,798	4.096	252
Fetal: Qualifying Revolving Revolving 8 6,952 69 6,883 2,870 11 85 5,264 51 6,734 2,720	13	81
Partial Other Partial 2.514 42 2.504 2.507 13 82 2.554 45 2.545 2.653	14	81
Retail-Other Retail-OT Which: SME 13 0 4 2 0 0 11 0 3 1		0
Retail - Other Retail - Other Retail - Of Which non-SME 2,501 42 2,500 2,595 13 81 2,543 45 2,542 2,632	14	81
Equity 0 0 0 0 0 0 0 0 0	0	0

0 13,539 48,955 4,422 4 346 317 5 311 8 21 14 7,391 18,721 2,286 27 275 262 5 257 3 10 4 6 UNITED STATES

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	372	0	342	134	0	0	536	0	519	208	0	0
	Corporates	40,587	1,538	34,298	23,912	81	842	38,534	1,414	32,679	23,030	98	787
	Corporates - Of Which: Specialised Lending	117	0	112	87	0	5	117	0	114	87	0	3
	Corporates - Of Which: SME	769	15	708	628	7	8	864	43	787	649	23	27
	Retail	89	1	69	22	1	0	92	1	72	22	1	0
	Retail - Secured on real estate property	38	1	38	7	1	0	41	1	41	7	1	0
BRAZIL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DIVELL	Retail - Secured on real estate property - Of Which: non-SME	37	1	37	7	1	0	41	1	41	7	1	0
	Retail - Qualifying Revolving	6	0	2	1	0		6	0	3	1		0
	Retail - Other Retail	45	0	29	14	0		45	0	28	14		0
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	43	0	28	14	0		44	0	28	14		0
	Equity Other non credit-obligation assets	0	0	0	۰	0		0	0	۰	0		0
	IRS Total												

Credit Risk - IRB Approach

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							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision:
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	3,181 26,014	218	3,308 18,721	1,080 8,556	73	5 118	2,831 25,110	222	2,898 17,359	927 8.075	75	5 136
	Corporates - Of Which: Specialised Lending	2884	60	2,690	1,620	73	20	2,672	49	2,404	1,369	75	26
	Corporates - Of Which: SME	2,126	37	4,270	1,521	8	22	2,142	47	4.276	1,579	14	30
	Retail	85	0	73	26	1	1	76	0	69	23	1	0
	Retail - Secured on real estate property	59	0	59	17	1	0	54	0	54	14	1	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	2	1	0	4	0	4	2	1	0
MEXICO	Retail - Secured on real estate property - Of Which: non-SME	54	0	54	15	0	0	50	0	50	12	0	0
	Retail - Qualifying Revolving	5	0	2	1	0	0	5	0	2	1	0	0
	Retail - Other Retail	21	0	12	8	0	0	16	0	13	9	0	0
	Retail - Other Retail - Of Which: SME	9	0	1	1	0	0	5	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	11	7	0	0	12	0	11	8	0	0
	Equity	٥	0	0	0	0	0	0	0	0	0		0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
					f31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	*****		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,170	0	290	87	0	0	1,287	0	374	114	0	0
	Corporates	2,078	0	996	496	0	1	2,417	0	1,336	629	0	1
	Corporates - Of Which: Specialised Lending	11	0	10	7	0	0	9	0	8	5	0	0
		4	0	4	2	0	0	7	0	0	0	0	0
	Retail	57	0	50	24	0	0	61	0	54	22	0	0
	Retail - Secured on real estate property	45	0	45	22	0	0	50	0	50	20	0	0
POLAND	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	0	0	7	0	7	3	0	0
POLAND		39	0	39	19	0	0	43	0	43	17	0	0

								IRB Ap	proach					
					As o	31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 9q)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks Institutions	and central governments	0 1.648	0	1.002	509	0	0	0 1.545	0	1,036	500	0	0
	Corporates		6.647	91	4.219	2.238	1	25	6,499	99	3,724	1.938	3	28
			798	89	683	358	0	21	833	91	642	331	0	20
			14	0	4	6	0	0	18	4	6	5	3	2
	Retail		12	0	7	3	0		10	0	7	3	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5	0	5	2			5	0	5	2		0
CHILE		Retail - Secured on real estate property - Of Which: non-SME	3	0	3		0		3	0	3	1		0
		Retail - Qualifying Revolving	1	0	1	i	0	ů i	1	0	1	o o		0
		Retail - Other Retail	6	0	1	1	0	0	4	0	1	1	0	0
			5	0	1	1	0	0	3	0	0	0	0	0
			1	0	1	1	0	0	1	0	1	1	0	0
	Equity Other non cre	rdit-obligation assets	۰	0	0		0		0	0	0	0		0
1	IRB Total													

(1) Diginal exposure, unlike Exposure value, is reported before taking into account any effect doe to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

								IRB Ap	proach					
					As of	31/03/2024					Aso	30/06/2024		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		2,298	0	2,559	665	0	0	2,321	0	2,631	677	0	0
	Corporates		13,277	21	7,648	3,554	22	24	14,032	25	7,737	3,717	27	19
			1,182	0	710	537	0	2	1,027	0	596	428		1
			1,946	16	1,948	922	19	7	1,851	21	1,851	922	23	8
	Retail		23,324	437	22,443	6,129	80	316	22,522	480	21,720	5,613	87	336
		Retail - Secured on real estate property	2,439	6	2,439	288	5	1	2,454	4	2,454	288	3	1
GERMANY			5	0	5	1	0	0	6	0	6	2	0	0
OLIU BUTI			2,435	27	2,435	287 455	30	1	2,448	30	2,448	286	34	17
		Retail - Qualifying Revolving						16						
		Retail - Other Retail	19,136	404 45	19,064	5,386	45	299	18,394	445 51	18,330	4,863	49	318
		Retail - Other Retail - Of Which: SME	3,002		2,981	541	8	28	3,066	394	3,042	554	9	33
	Equity	Retail - Other Retail - Of Which: non-SME	16,134 212	359	16,083 212	4,845 282	37	271	15,328 243	394	15,288 243	4,308 342	40	284
		redit-obligation assets	212		212	101			243	0	243	342		
		redit-colligation assets												
	IRS Total													

							IRBAp	proach					
											130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
FRANCE	Control Journal and an ext control genoments. Institution Companies. Ordering September Lessing Companies. Ordering September Lessing Companies. Ordering September Lessing Natural Natural Natural Security on and action properly. Natural Security on and action properly. Ordering September Lessing Natural Security on and action properly. Ordering September Lessing Natural Security on and action properly. Ordering September Lessing Natural Security Security September Lessing Natural Security Securit	0 3,336 19,399 371 687 9,709 184 7 178 10 9,515 2,570 6,944	0 0 180 0 10 167 3 0 3 0 184 77 87	0 2,770 10,781 268 656 9,849 184 7 178 4 9,460 2,542 6,918	0 650 6,487 187 507 4,783 43 2 41 2 4,739 1,244 3,495	0 0 0 0 0 272 3 0 3 0 289 116	0 122 0 8 130 1 0 1 0 1 0 129 53 78	0 3,187 18,725 448 800 11,008 199 6 193 12 10,797 2,568 8,230	0 96 0 9 187 3 0 3 0 184 83	0 2,775 10,815 274 787 10,947 198 6 192 7 10,742 2,538 8,204	0 635 7,099 176 583 5,424 44 1 43 2 5,377 1,271 4,107	0 0 0 0 0 320 3 0 3 0 317 131 186	0 47 0 7 145 1 0 1 0 143 60 83
	Other non credit-obligation assets	_				Ů					0	ů	
	IRB Total				I hofore taking into accoun								



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 1 1	0			0	0	0 0 0		
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Belgium	111 722 100 11 22 37 18 1,1373	104 728 109 109 109 109 109 109 221 370 186	6 640 10 9 4 75 121 866		0 88 98 0 44 17 64	104 0 0 0 0 173 278 0 557		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	111	110 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	110 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 23		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	6 1 4 5 5	5 65 3 13 4 44 0 0 0 0 2 52 52 0 0 4 4 174	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65 13 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M[France	15 1,898 18 2,54 4,93,94 4,93,94	1 45 1 1,891 2 179 5 6 6 2,546 2 152	106 1,876 1 1 5 5 91 94 2,177		0 20 0 0 97 0 0 0 97 0 0 0 79 0 0 79	25 15 82 0 1 2,376 58		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 40		
1013 10 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13 - 5Y 15 - 10Y 100' - more	Germany	4,93 7, 94 1 4, 23	2 70 2 942 1 1 6 6 3 13 2 42 7 237	2,177 2 942 1 1 6 1 3 4 4 4 1,010		0 1390 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,557 70 0 0 0 0 233	911	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 11 0 0 0 0 0 16 26		18
10 aM	Croatia		1,031 2 1 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece		0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Hungary		0 0 0 0 0 0 7 7 7 7 7 7	0 0 0 7 0 7 15		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	841 841	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Italy	3.18 3.11 1.82 24 12 4.04 35	0 3,110 4 1,824 8 248 3 123 5 4,045 8 388	693 2,311 990 248 122 578		50 50 50 50 50 50 50 50 50 50 50 50 50 5	1 1 3,252 185	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	1	12,89	7 12,149	5,115	1	0 415	7,367	23	744	0	0	88		7



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0))))
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania									·				
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Luxembourg	33 33 130 1,14 8 11	1,141 4 84 5 16	37 61 37 135 23 84 16		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,118 0 0 1.118	169	0 0 0 0 0 0 710	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y] [3Y-5Y[[5Y-10Y] [10Y-more	Netherlands	37.	0 374 0 0 0 0 0 0 0 0 0 0 0	2 374 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M[Poland	28 2,04 2,16 1,81 3,08 2,03 7,	3,021 7 2,029 73	1 49 91 93 138 14 4 390		228 1,111 1,013 1,588 1,684 727 0	60 882 1,056 127 1,255 1,296 69	2	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 2 53 0 9 213 1,771 2,072		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	28/4 63 14/4 1.13 26/4 44/4 7.77 7.77	264 630 3 141 1,136 250 3 4,413	19 517 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	264 113 110 71 156 1,762	6	0 100 0 0 0 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	132 249 39 1 7 0 0		143
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	22	0 0 0 0 5 5 5 5 7 7 4 4 22 22	5 0 5 0 5 7 4		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3



General governments exposures by country of the counterparty

								Banco Santander, S.A.							
								As of 31/12/2023							
							Dire	ct exposures							
		(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
													Off-balance she	eet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
	al Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	amount
[1) [2) [3) [5Y	- 3M[M - 1Y f Y - 2Y f Y - 3Y [Y - 5Y ['- 10Y [f - more Total	Stovakia													
[0 [3) [1] [2] [3] [5]	- 3M[M - 1Y[Y - 2Y[Y - 3Y[Y - 5Y[' - 10Y! f - more Total	Slovenia													
[0 [11 [2] [2] [5] [10]	- 3M M - 1Y Y - 2Y Y - 3Y Y - 5Y - 10Y f - more	Spain	300 8,300 555 654 3,224 16,333 46,333	0 8,300 3 553 4 654 4 3,254 5 16,234 7 16,828	641 465 545	1,087		285 797 448 230 2,614 15,697 15,198 35,288	0 0 0 0 0 0 86	0 0 0 0 0 3,127 3,127	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 2,757	0 0 0 0 0	37
[3) [1) [2) [3)	- 3M[M - 1Y[Y - 2Y[Y - 3Y[Y - 5Y] '- 10Y[f - more Total	Sweden		2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 [3) [1) [2) [3)	- 3M[M - 1Y[Y - 2Y[Y - 3Y[Y - 5Y[' - 10Y[f - more Total	United Kingdom	2,096 407 515 84 405 607 1,1,346 5,000	7 407 1 51 4 84 9 409 1 601	51 84 338 233	(((194	17 0 0 0 7 72 104 415	1,729 0 0 0 0 70 102	1 0 0 0 0	86 0 0 0 0 0 792 879	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 115	0	
[0 [3h [1) [2) [3h [5Y	-3M[-3M[M-1Y[Y-2Y Y-3Y '-10Y[f-more	Iceland	5,000	4,650 0 0 0 1 1 1 1 0 0 0 0 0 0 0 9 9	2,276 0 1 1 0 9 0		0 0 0	1,902 0 0 0 0	18 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	24
[0 [3) [1) [2) [3) [5Y	Total - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [' - 10Y [f - more Total	Liechtenstein	30	10	10		0	0	0	0	0	0	0	0	0
[0 (1) (2) (3) (5) (10)	- 3M[M - 1Y Y - 2Y Y - 3Y Y - 5Y ' - 10Y f - more	Norway	55	57 0 0 0 0 0 0 0 0 0 5 6 6	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	57 0 0 0 6 6	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	
1201	Total	1	64	4 63	0		0	63	0	0	0	0	0	0	



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
					_		As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	6 22 55 6 6	0 299 5 55 0 0 0 0 0 84	0 0 0 0 0		0 29 55 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 2	0 0 0 0 0	0
[0 - 3M[Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	1.34 1.70 1.	0 0 17 0	187 32 0 0 0 0 0 0 220		1,156 1,670 0 0 17 0 0 0,2,843	0 0 0	6	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0	3
[0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	4,71 1,31 1,29 59 2,31 76 13,17 24,17 24,17	3 4,493 7 1,221 1,265 9 500 2,141	1,410 480 28 102 238 437 1,767 4,462		928 22 0 692 0 327 286	2,374 814 574 497 1,753 37	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0	1,373
105a [0 - 3M [3M - 17 17 - 27 17 - 27 18 - 57 18 - 57 19 - 107 100 - more	China	24,17	22,895 0 0 0 0 0 0 0 0 0 0 0 0	4,462 0 0 0 0 0		5,253	14,400 0 0 0 0 0 0	/A () () () () () () () () () (0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	1,373
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Switzerland	2.14 2.24 3.20 (((2.24	7 7 2,147 0 320 0 0 0 0 0 0 0 0 0 0 7 2,467	0 0 0 0 0 0		0 2.147 2.147 320 0 0 0 0 0 0 0 0 0 0 0 0 2.467	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	4 0 0 0 0 0	0	0
10 tal 0 - 3M 1 3M - 1Y 1 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Other advanced economies non EEA		2,497 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		2,497 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
												-		Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Other Central and eastern Europe countries non EEA	0 0 0 0 0 220	0 0 0 0 0 126	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 126 126	6	0 0 0 0	0 0 0 0	0 0	0 0 0 0 0 0 384		
Total [0-3M[[3M-1Y] [13Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [15Y-10Y] [10Y-more Total	Middle East	128 0 0 0 0 0 0 0 0 0 0 868 868	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	126 0 0 0 0 0 0 0 858 868	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	384 0 0 0 0 0 0 324		9
10 - 3Mf 13M - 1Yf 11Y - 2Yf 12Y - 2Yf 13Y - 5Yf 15Y - 10Yf 10Y - more	Latin America and the Caribbean	6.116 9.047 10.932 12.225 11.556 5.757 6.510	4,397 9,043 10,931 12,224 11,555 5,756 6,908	2,859 2,944 3,311 2,096 4,499 3,421 1,955		0 390 0 3,595 0 3,232 0 6,145 0 6,690 0 1,778 0 2,014	3,054 2,504 4,398 3,984 37,4 557 2,938 12,788	18,133 344 623 6 13	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	1 2 0 0 0 0 451 455		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	62,742 0 0 0 7 0 338 344	0 0 0 7 7 0	21,077 0 0 0 0 0 0		0 23,845 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17,788 0 0 0 0 0 0 7 7 0 338		1,127 0 0 0 0 0	0 0 0 0 0	0 0 0	455 0 0 0 0 0 0 492 492		1,748
Total 10 - 3M1 [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	345 0 0 0 0 0 0 0 0 178 178	0 0 0 0 8 8	0 0 0 0 0 8 8		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	345 0 0 0 0 0 0 0 128 178	6	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	492 0 0 0 0 0 0 21 21		34

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value			_
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
,		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi dading	profit or loss	comprehensive income	amoruseu cost							
44.400														
[0-3M[[3M-1Y[[1Y-2Y[0	0		0 0	0		0	0	0	0		
[2Y-3Y[[3Y-5Y[Austria		0 0	0		0 0	0		0	0	0	0		
[5Y - 10Y [[10Y - more			0 0	0		0 0	0		0	0	0	0		
Total [0-3M] [3M-1Y]		244	1 1 4 83 8418	0 161 311		0 1 0 83 0 107	0		0 0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Belgium	7	7 1 61	7 61		0 0	0		0 0	0	0	0		
[3Y - 5Y [[5Y - 10Y [Seignani	245 376 341	9 249 6 376 340	30 56 278		0 43 0 38 0 62	176 282		0 0	0	0	0		
[10Y - more Total [0 - 3M]		1,696	0 340 6 1,535	278 904		333	459		0	0	0	0		7
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
13Y - 5Y I 15Y - 10Y I	Bulgaria													
[10Y - more Total [0 - 3M [
[3M-1Y[[1Y-2Y[[2Y-3Y[
[3Y - 5Y [[5Y - 10Y [Cyprus													
[10Y - more Total [0 - 3M[
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total [0 - 3M[0		0	0			0	0	0		
[3M - 1Y] [1Y - 2Y]		67	0 0	0		0 0	0 67		0 0	0	0	0		
[2Y-3Y[[3Y-5Y[[5Y-10Y[Denmark		0 0	0		0 0	0		0 0	0	0 0	0		
f10Y - more Total		67	0 0	0		0 0	0 67		0 0	0	0	0		0
[0-3M[3M-1Y 1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [[10Y - more Total														



General governments exposures by country of the counterparty

								Banco Santander, S.A.							
								As of 30/06/2024							
							Dire	ct exposures							
		(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
													Off-balance st	neet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
	Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
	[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland	100 100 55 51	0 0 103 0 0 0 0 0 0 0 3 3 53 0 6 156	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1030 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 11 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	241 1,535 81 61 611 2,235 232 5,546	8 0 7 1,537 5 84 8 8 5 615 9 2,339	245 1,415 1 1 77 96 355 212 2,402		0 0 98 0 0 0 0 0 0 0 0 0 0 0 0 0 0 74 0 0 172	3 24 84 11 519 1,930 19		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	307 18: 14: 14:	5 303 1 181 7 7 7 7 0 10 10 16 16 6 6 6	2 179 0 5 13 43 6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	303 2 6 5 3 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Greece			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	[0 - 3M[Hungary	ı.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 14 1 18		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
	[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy	36- 4.311 3.42- 77 130 3.555 305	9 79 6 136 1 3.651	309 3,588 473 78 135		0 51 0 50 0 0 0 0 0 0 0 0 209 0 0	4 1,181 2,951 0 1 3,263 219		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
L	[10Y - more Total	-	39: 12,86!	3 393 5 12,556	174 4,935		0 0	219		0	0	0	0		



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
					_		As of 30/06/2024		_	_			_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Lithuania					·	·			·				
0 - 3M 3M - 1Y 1 Y - 2Y 1 Y - 2Y	Luxembourg	169 900 20 2 11,156 13,157 77	1,154 2 132 70	139 301 24 10 31 132 70		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 0 1,123 0 0		0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	14	2 147 0 0 0 0 0 0 0 0 0 0 0 0 0	0 147 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	70. 1.27 2.24 1.84 4.030 2.51 12. 12.7	702 1,275 3 2,246 5 1,833 4,032 2,481 121	1 210 85 190 54 18		129 912 778 967 1,751 738 0	1,258 793 2,098 1,725		0 0 0 0 0	0 0 0 0 14 0	0 0 0 0 0	43 59 20 16 47 108 21	(((138
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	677 469 1.19-19 4.4 4.22 4.00 1.177 8.844	476 465 4 1,194 7 47 427	415 292 19 24		0 0 1,052 0 94 2,444 0 3,600	255 173 113 23 287 1,588	5 6 5 55	100 0 0 0 0 59 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	22 236 93 1 8 0 0		142
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	11 11 13	0 0 0 0 5 15 15 10 5 7 7 38 38	0 0 0 15 15 10 5 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [15Y - 10Y] [10Y - more Total	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	1,54 7,577 1,966 95 6,76 28,474 3,566 60,838	6 6,764 3 28,469 0 3,558	930		84 0 0 0 0 71	1,355 1,326 1,389 426 5,850 27,297 2,628 40,271	0	0 5 27 320 8 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	977 629 0 1 0 0 491 2,099	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19
[0 - 3M[Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y more Total	United Kingdom	466 1.144 1.666 156 18.8 1.111 3.566 8.222	2 8 1.118	103 156 110 651	(((194	0 0 0 71 204 488	58 740 1,583 0 0 0 69 2,018	0	88 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	lceland			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein			v			v					ŭ		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	1: 2:	7 17 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 20 0 0 6 0	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3 M [1 3M - 1 Y [1 1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 1 0 Y [1 0 Y - 5 Y]]]	Australia													
[0 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Canada	66 22-0 9 9-1 1 1 3-3-9	68 224 0 0 0 1 1 97 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0		68 224 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M[] [3M - 1Y] [1Y - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [10Y - more]] [10Y - more] [10H]	Hong Kong													
[0 - 3M[Japan	53 3,02 1	0 0 18 0	5 0 0 0		526 3,025 0 0 0 1 18 0 0 0 3,569	0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	u.s.	2,595 4,05 2,995 1,41 1,25 66 14,10	2,595 4,040 2,618 1,302 994	219 1,205 386 115 384 496 2,938 5,743		1,031 293 553 5 93 4 4 6 60 2,962	863 4		0 0 0 0	0 0 0 0	0 0 0 0	1 0 0 0 0 0		
Total [0 - 3M[[3M - 1Y[[11 - 2Y] [12 - 3Y] [37 - 5Y[[57 - 10Y] [100' - more Total	China	26,67	25,135 0 1 1 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0	5,743 0 0 2 2 0 0		5,006 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16,219 0 1 0 3 0 0	12 6 6 6 6	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	1 0 0 0 0 0		4,016
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Switzerland	555	5 58 598 598 598 598 598 598 598 598 598	2 0 0 0 0 0		0 570 0 570 0 0 0 0 0 0 0 0 0 0 0 0 0	3 28 28 0 0 0 0 0 0 0 0 0 0 28 28		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
10 aM	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 24 0 25		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		25



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	assets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	ieet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	100	0 0 17 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 0 0 0 2 188	() () () () () () () () () ()	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0 16 313 329		
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Middle East	161 0 0 0 2 2 7 7 97 6 1.066	0 0 0 20 5 75 974	0 0 0 0 0 6		0 155 0	100 0 0 0 20 75 968 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 40		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	9,555 11,285 9,909 13,878 11,511 6,666 6,086	4,723 11,278 1 9,079 13,678 11,511 6,565	4,564 5,204 1,584 4,883 4,718 3,627 1,929		0 3,419 0 2,250 0 6,410 0 7,054 0 3,088 0 1,716 0 1,638	1,368 3,824 1,085 1,740 3,695 1,222 2,517	16,745 835 31 14 493 803 317	0 0	0 0 0 0	0	68 0 314 0 0 366 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	67,586 (7 7 11 14 42 144 164 164 388	0 7 7 7 11 16 16 16 16 16 16 16 16 16 16 16 16	26,509 0 0 0 0 0 0 0		0 25,586 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 11 16 43 127		0 0 0 0 0	0 0 0 0 0	0 0	748 0 0 0 0 0 62 305		2,434
Total 10 - 3M1 [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	388 6 5 6 6 1 1 120 139	0 0 58 58 58 0 0 0 0 0 0 110 126 5 126 5	0 0 0 0 0 0		0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	367 0 58 0 0 0 10 126 133	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	367 0 0 0 0 20 0		18

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e94.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures Banco Santander, S.A.

					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal ar	mount		Accumulated impair credit risk and provis	ment, accumulated negative cha	inges in fair value due to			Gro	ss carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative char	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-perform	ing exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but passible >30 days and <=90 days		Of which non-performing ¹		On performing exposures ³	On non-performi	ng exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		ane 230 days and 4-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^b			and <-30 days and <-30 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	209,457	0	0	0	0		0	0	0	211,879		0	0		0	0		0
Debt securities (including at amortised cost and fair value)	167,667	5	499	499	455	3	3 240	240	0	165,302	17	510	510	461	37	249	24	
Central banks	13,517	0	0	0	0		0	0	0	10,761		0	0		1	0		0
General governments	109,723	0	0	0	0		3 0	0	0	111,616		0	0		4	0		
Credit institutions	11,429	0	0	0	0		0	0	0	9,585		0	0		1	0		
Other financial corporations	17,210	1	12	12	12		6	6	0	18,432	1	11	11	11	. 5	6		6 0
Non-financial corporations	15,788	4	487	487	444	2	2 234	234	0	14,908	16	499	499	450	27	243	24	3 0
Loans and advances(including at amortised cost and fair value)	1,130,059	5,242	38,882	38,537	34,390	8,66	1 15,021	14,248	17,746	1,131,135	5,244	38,909	38,647	34,423	8,088	14,997	14,23	18,390
Central banks	18,863	0	0	0	0		0	0	0	20,106		0	0		0	0		
General governments	26,509	1	54	54	48	1	3 11	9	28	27,072		48	48	42	18	10		9 26
Credit institutions	56,141	0	1	1	1		9 0	0	0	58,301		1	1	1	10	0		
Other financial corporations	80,847	12	429	428	420	15	3 96	89	271	80,735	12	265	265	256	145	65	5	169
Non-financial corporations	336,391	757	12,925	12,784	11,775	2,30	5,572	5,317	5,422	337,675	686	13,103	13,035	12,120	2,087	5,586	5,35	5,377
of which: small and medium-sized enterprises	127,445	528	7,360	7,319	6,834	1,29	3,260	3,120	3,279	127,020	591	7,268	7,217	6,766	1,165	3,305	3,17	3,138
of which: Loans collateralised by commercial immovable property	53,516	91	3,753	3,741	3,243	45	5 1,287	1,148	2,345	53,090	84	3,687	3,669	3,315	418	1,312	1,18	2,189
Households	611,307	4,472	25,474	25,271	22,146	6,17	9,342	8,833	12,025	607,247	4,543	25,492	25,299	22,006	5,829	9,336	8,81	12,817
of which: Loans collateralised by residential immovable property	369,386	1,286	8,953	8,825	7,507	68	1,504	1,435	6,639	366,603	1,275	8,911	8,825	7,315	661	1,413	1,34	7,327
of which: Credit for consumption	209,611	3,032	14,798	14,728	13,318	5,24	7,247	6,816	5,142	207,296	3,090	14,914	14,850	13,393	4,929	7,400	6,94	5,236
DEBT INSTRUMENTS other than HFT	1,507,183	5,247	39,381	39,036	34,846	8,69	4 15,261	14,488	17,746	1,508,316	5,261	39,419	39,157	34,884	8,125	15,246	14,48	18,390
OFF-BALANCE SHEET EXPOSURES	419,630		1,802	1,753	1,579	52	257	232	51	409,307		1,715	1,675	1,516	462	240	22	1 209

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47at31 of Regulation (EU) No 575/2013 (CRR)

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From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous perior



Performing and non-performing exposures Banco Santander, S.A.

	As of 31,937224 As of 31,937224 As of 30,947,2024 As of 30,947,2024																	
					As of 31/03/2024									As of 30/06/2024				
		Gros	s carrying amount/ Nominal as	mount				anges in fair value due to			Gro	ss carrying amount/ Nominal a	mount				iges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ³	On non-performis	ng exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		one 230 days and C-50 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			uue 200 aays and 1-90 aays		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	166,29		0				• •	(0	149,518					0 0	. 0		0
Debt securities (including at amortised cost and fair value)	174,39	10	820	777	72	4	333	333		174,264	25	756	756	70	56	. 331	331	1 0
Central banks	9,40	7 0	0				. 0		0	6,856			0		0 1		1	0
General governments	120,03	0	0				3 0		0	122,460			0		0 16	. 0	ſ	0
	12,60	4 0	0				. 0		0	12,659			0		0 1		1	0
	17,79	2 1	11	11	1		7	1	0	18,603	1	11	11	1	1 5	. 7	7	7 0
	14,50	9	809	766	71	3	326	326	0	13,686	24	744	744	69	33	324	32	0
Loans and advances (including at amortised cost and fair value)	1,138,44	5,031	39,287	38,920	34,46	8,09	15,101	14,217	18,581	1,146,896	5,236	38,503	38,137	33,89	2 7,904	15,045	14,240	18,357
	19,54	7 0	0				0		0	16,565			0		0 0		r	0
	28,36	6 47	61	. 56	5	1	5 10	10	35	28,944	2	120	116	11	4 19	. 11	if	96
	59,94	7 0	0				9 0		0	56,711			0		0 4		r	0
Other financial corporations	84,99	1 15	282	282	27	3 14	76	70	129	93,363	16	278	278	27	0 143	. 84	77	129
	335,59	3 762	12,748	12,588	11,85	2,05	5,594	5,363	5,204	339,842	930	12,241	12,083	11,36	1,909	5,493	5,273	3 5,036
	125,67	3 647	7,680	7,624	7,18	1,17	3,494	3,353	3,371	125,144	560	7,339	7,283	6,86	1,126	3,349	3,227	7 2,969
	53,26	71	3,614	3,573	3,25	41	1,282	1,157	2,108	52,983	88	3,401	3,383	3,03	14 388	1,250	1,135	1,992
	609,99	4,207	26,196	25,994	22,27	5,87	9,420	8,775	13,213	611,471	4,287	25,863	25,660	22,14	5,828	9,456	8,880	13,095
	366,17	1,329	9,059	8,961	7,36	66	1,462	1,351	7,459	364,748	1,281	9,024	8,920	7,29	1 647	1,439	1,330	7,446
	210,18	2,637	15,408	15,309	13,51	4,95	7,494	6,970	5,526	212,189	2,770	15,103	15,008	13,38	4,906	7,382	6,932	2 5,374
DEBT INSTRUMENTS other than HFT	1,479,14	5,042	40,108	39,697	35,19	8,14	3 15,434	14,551	18,581	1,470,678	5,261	39,256	38,893	34,59	7,959	15,376	14,571	18,357
							i i											

(6) for the no budgets exhauted interfaces, accumulated impairments and accumulated inspating of support in size of support in



Forborne exposures

			As of 30/	09/2023					As of 31/:	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carryin _i exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	_
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	301	291	168	168	0	0	219	211	128	128	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	301	291	168	168	0		219	211	128	128	0	
Loans and advances (including at amortised cost and fair value)	35,065	16,355	8,240	6,533	19,448	8,167	33,114	15,575	8,076	6,511	18,314	7,575
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	403	3	3	3	2	0	442	5	4	3	2	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	471	176	44	40	384	134	538	130	42	40	424	67
Non-financial corporations	14,838	6,632	3,033	2,581	9,203	3,500	13,570	6,173	2,998	2,594	8,368	3,024
of which: small and medium-sized enterprises	7,658	3,891	2,027	1,740	4,696		7,074	3,595	1,974	1,713	4,105	
Households	19,353	9,543	5,159	3,908	9,859	4,533	18,564	9,267	5,032	3,874	9,521	4,483
DEBT INSTRUMENTS other than HFT	35,365	16,646	8,408	6,701	19,448		33,333	15,786	8,204	6,639	18,314	
Loan commitments given	1,074	74	41	3	630	38	1,047	84	11	1	579	45
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

^{OT} The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

Banco Santander, S.A.

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	517	471	185	185	0	0	535	460	187	185	0	
Central banks	0		0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	ŭ	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
	517	471	185	185	0		535	460	187	185	0	
Non-financial corporations					47.070	7.407					47.055	7.407
Loans and advances (including at amortised cost and fair value)	31,719	15,143	7,823	6,346	17,672	7,407	29,698	14,250	7,306	5,926	17,055	7,197
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	458	4	4	3	1	1	424	4	4	3	2	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	520	85	48	43	413	32	311	80	43	41	233	29
Non-financial corporations	12,526	5,851	2,913	2,514	7,941	2,883	11,512	5,208	2,585	2,210	7,528	2,697
of which: small and medium-sized enterprises	7,095	3,761	2,006	1,747	4,091		6,487	3,337	1,810	1,553	3,786	
Households	18,215	9,202	4,858	3,785	9,317	4,491	17,451	8,957	4,674	3,673	9,292	4,470
DEBT INSTRUMENTS other than HFT	32,236	15,614	8,008	6,531	17,672		30,234	14,710	7,493	6,112	17,055	
Loan commitments given	1,088	99	8	1	540	43	927	77	6	2	461	38
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Banco Santander, S.A.

			As of 3	0/09/2023					As of 3	1/12/2023					As of 3	1/03/2024					As of 3	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross carr	ing amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carry	ingamount				Accumulated
		Of which: non- performing	of which:	Of which toans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing	of which:	Of which toans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	to credit risk on
(min EUR)			defaulted	impairment		non-performing exposures ¹			defaulted	impaintent		non-performing exposures ¹			defaulted	impainient		non-performing exposures ²			defaulted	impainieit		non-performing exposures ¹
A Agriculture, forestry and fishing	8,438	452	450	8,398	262	0	8,346	471	471	8,310	266	1	8,281	480	480	8,253	264	0	7,961	476	475	7,933	271	1
B Mining and quarrying	9,924	38	37	9,883	31	0	10,156	41	35	10,118	31	0	10,328	32	31	10,287	29	0	11,399	37	36	11,366	36	0
C Manufacturing	56,135	1,966	1,962	55,943	1,164	0	54,487	1,852	1,851	54,346	1,114	1	54,890	1,819	1,819	54,727	1,104	1	55,782	1,837	1,832	55,694	1,108	1
D Electricity, gas, steam and air conditioning supply	15,199	581	579	15,198	261	0	14,893	256	254	14,890	104	0	14,455	251	243	14,453	128	0	14,095	261	255	14,093	147	0
E Water supply	1,655	38	38	1,634	29	0	1,559	36	36	1,540	25	0	1,641	37	37	1,623	24	0	1,763	42	42	1,754	28	0
F Construction	18,984	968	966	18,956	623	12	18,399	870	870	18,385	574	15	18,715	865	861	18,698	580	15	18,308	820	819	18,296	561	15
G Wholesale and retail trade	78,244	3,521	3,450	78,056	2,306	0	79,984	3,619	3,619	79,710	2,339	2	78,007	3,618	3,592	77,902	2,374	1	79,660	3,510	3,510	79,455	2,287	1
H Transport and storage	16,883	889	883	16,780	448	4	16,897	1,105	1,105	16,801	475	4	16,764	834	815	16,681	410	4	16,908	753	751	16,829	366	4
I Accommodation and food service activities	11,623	1,155	1,155	11,496	479	2	11,524	1,094	1,094	11,413	477	1	11,601	1,132	1,114	11,506	503	1	11,288	998	994	11,182	481	1
J Information and communication	14,761	224	222	14,753	139	0	17,406	253	253	17,403	143	0	14,929	220	220	14,911	124	0	16,121	254	249	16,114	130	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	46,324	1,108	1,095	45,868	650	0	45,454	1,307	1,299	45,027	663	0	46,113	1,324	1,288	45,705	678	0	45,894	1,286	1,278	45,604	691	0
M Professional, scientific and technical activities	17,651	640	640	17,636	651	0	16,731	624	606	16,718	475	0	16,932	562	557	16,874	447	0	17,852	473	472	17,795	343	0
N Administrative and support service activities	13,529	500	499	13,508	328	0	14,219	496	494	14,202	344	0	14,766	509	508	14,743	352	0	15,411	511	510	15,397	337	0
O Public administration and defence, compulsory social security	1,753	1	1	1,678	1	0	1,597	0	0	1,597	1	0	1,841	1	1	1,841	1	0	1,013	1	1	1,013	1	0
P Education	2.021	66	66	2.013	51	0	1.978	68	68	1.971	54	0	1.904	69	69	1.896	56	0	1.823	60	60	1.816	49	0
Q Human health services and social work activities	4,750	251	251	4,712	102	0	4,506	216	216	4,470	111	0	4,491	228	226	4,471	113	0	4,366	262	261	4,353	111	0
R Arts, entertainment and recreation	1,419	89	89	1,415	46	0	1,362	89	89	1,360	47	0	1,372	89	88	1,369	47	0	1,346	85	85	1,345	47	0
S Other services	17,096	439	400	16,438	292	0	18,177	704	674	17,475	406	0	18,564	678	639	17,370	386	0	18,851	575	455	18,024	384	0
Loans and advances	336,391	12,925	12,784	334,366	7,862	19	337,675	13,103	13,035	335,737	7,649	24	335,593	12,748	12,588	333,310	7,621	24	339,842	12,241	12,083	338,063	7,378	25

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.