



2017 EU-wide Transparency Exercise

Bank Name	Banco Santander SA
LEI Code	5493006QMFDDMYWIAM13
Country Code	ES

CET1 consolidated ratio as of June 30 2017 does not incorporate the capital increase of 7.072 MM EUR following the acquisition of Banco Popular, fully underwritten and executed on July 27 2017. The resulting pro-forma CET1 fully-loaded ratio, including the capital increase, is 10.72 percent as of June 30 2017. Please see Santander's press release: https://www.santander.com/csgs/Satellite/CFWCSancomQP01/es_ES/Corporativo/Sala-de-comunicacion/Santander-Noticias/2017/07/26/Santander-concluye-su-ampliacion-de-capital-de-7072-millones-con-una-demanda-de-mas-de-8-veces.html?leng=en_GB

2017 EU-wide Transparency Exercise

Capital

Banco Santander SA

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	86,337	85,360	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	73,709	69,168	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	52,194	52,175	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	52,969	54,890	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-15,666	-19,687	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	6,784	7,190	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-1,157	-748	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-28,405	-28,741	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4,146	-4,012	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	-399	-466	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-4,542	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-106	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 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	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-288	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	16,183	8,856	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	1,234	607	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	14,949	8,249	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	2,466	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	5,767	7,064	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	4,542	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-10,309	-4,598	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	73,709	71,635	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,628	13,725	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	10,256	10,519	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	3,493	4,167	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	-1,121	-961	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	588,088	630,130	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	719	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.53%	10.98%	CA1 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	12.53%	11.37%	CA1 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	14.68%	13.55%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	62,068	60,312	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]]	-	
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.55%	9.58%	[B.1]/[B-1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

CET1 consolidated ratio as of June 30 2017 does not incorporate the capital increase of 7.072 MM EUR following the acquisition of Banco Popular, fully underwritten and executed on July 27 2017. The resulting pro-forma CET1 fully-loaded ratio, including the capital increase, is 10.72 percent as of June 30 2017. Please see Santander's press release: https://www.santander.com/csgs/Satellite/CFWCSancomQP01_es_ES/Corporate/Sala-de-comunicacion/Santander-Noticias/2017/07/26/Santander-concluye-su-ampliacion-de-capital-de-7072-millones-con-una-demanda-de-mas-de-8-veces.htm?lang=en_GB



2017 EU-wide Transparency Exercise

Leverage ratio

Banco Santander SA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	73,709	71,635	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	67,834	67,377	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,364,779	1,473,599	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,361,192	1,471,099	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	4.6%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Banco Santander SA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	500,529	539,469
Risk exposure amount for securitisation and re-securitisations in the banking book	2,234	2,952
Risk exposure amount for contributions to the default fund of a CCP	313	362
Risk exposure amount Other credit risk	497,982	536,155
Risk exposure amount for position, foreign exchange and commodities (Market risk)	26,079	28,256
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	103	21
Risk exposure amount for Credit Valuation Adjustment	395	733
Risk exposure amount for operational risk	61,084	61,672
Other risk exposure amounts	1	0
Total Risk Exposure Amount	588,088	630,130

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

P&L

Banco Santander SA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	57,215	29,499
Of which debt securities income	6,808	3,464
Of which loans and advances income	47,487	24,514
Interest expenses	25,988	12,419
(Of which deposits expenses)	15,254	7,266
(Of which debt securities issued expenses)	7,627	3,575
(Expenses on share capital repayable on demand)	0	0
Dividend income	411	279
Net Fee and commission income	10,120	5,672
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	810	302
Gains or (-) losses on financial assets and liabilities held for trading, net	2,438	1,052
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	414	-47
Gains or (-) losses from hedge accounting, net	-21	-8
Exchange differences [gain or (-) loss], net	-1,625	-413
Net other operating income /(expenses)	-138	-177
TOTAL OPERATING INCOME, NET	43,637	23,741
(Administrative expenses)	18,789	9,911
(Depreciation)	2,343	1,275
(Provisions or (-) reversal of provisions)	2,516	1,416
(Commitments and guarantees given)	-40	-20
(Other provisions)	2,556	1,436
Of which pending legal issues and tax litigation ¹	760	
Of which restructuring ¹	541	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9,682	4,735
(Loans and receivables)	9,613	4,727
(Held to maturity investments, AFS assets and financial assets measured at cost)	69	7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	84	57
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	22	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	565	347
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-173	-150
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	10,638	6,545
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,453	4,330
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	7,453	4,330
Of which attributable to owners of the parent	6,204	3,616

⁽¹⁾ Information available only as of end of the year

2017 EU-wide Transparency Exercise

Market Risk

Banco Santander SA

	SA		IM										IM												
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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 (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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 (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(mln EUR)																									
Traded Debt Instruments	3,257	3,655	210	27	615	86							195	62	764	227									
Of which: General risk	2,340	2,746	167	24	425	71							154	51	511	147									
Of which: Specific risk	888	853	43	3	190	15							40	11	254	81									
Equities	653	681	20	2	42	3							13	4	34	4									
Of which: General risk	309	314	18	2	36	2							11	3	22	3									
Of which: Specific risk	335	354	2	1	6	1							2	1	12	1									
Foreign exchange risk	7,578	6,377	62	6	93	9							78	23	107	31									
Commodities risk	372	377	1	0	2	0							0	0	0	0									
Total	11,860	11,089	209	27	568	83	360	334	0	0	0	14,215	201	58	642	155	529	510	0	0	0	0	17,162		

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Santander SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	180,217	193,645	5,197		221,404	227,281	11,670	
	Regional governments or local authorities	9,123	23,695	466		10,462	23,819	311	
	Public sector entities	11,084	10,219	287		10,985	9,965	319	
	Multilateral Development Banks	1,607	2,026	1		1,472	2,082	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	46,470	40,166	7,640		42,527	37,268	6,567	
	Corporates	104,527	80,054	77,357		105,579	81,505	78,870	
	of which: SME	13,818	10,539	9,278		14,511	12,254	11,035	
	Retail	204,018	127,754	91,884		214,953	134,733	96,025	
	of which: SME	27,330	22,057	12,614		34,851	28,190	16,118	
	Secured by mortgages on immovable property	99,432	91,024	39,191		105,978	97,383	41,138	
	of which: SME	14,297	14,255	6,157		19,033	18,869	7,718	
	Exposures in default	16,023	7,218	7,946	8,766	25,140	8,680	9,796	16,255
	Items associated with particularly high risk	1,339	1,330	1,995		1,683	1,545	2,317	
	Covered bonds	4,200	4,200	429		3,714	3,714	522	
	Claims on institutions and corporates with a ST credit assessment	1	650	326		7	832	415	
	Collective investments undertakings (CIU)	452	396	106		319	566	225	
Equity	2,463	2,463	5,152		750	615	635		
Securitisation	1,940	1,921	898		1,737	1,718	871		
Other exposures	104,730	83,512	55,179		87,650	70,798	49,681		
Standardised Total²	787,714	676,362	294,051	18,968	834,360	702,505	299,363	25,767	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	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
(mth EUR, %)									
SPAIN	Central governments or central banks	42,709	44,894	0		75,840	77,477	4,030	
	Regional governments or local authorities	7,897	21,962	0		9,318	22,256	0	
	Public sector entities	0	0	0		1,158	1,058	2	
	Multilateral Development Banks	4	4	0		4	228	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,593	8,569	633		11,834	11,380	1,220	
	Corporates	7,196	4,151	4,076		12,398	7,177	6,796	
	of which: SME	293	161	158		1,932	1,566	1,345	
	Retail	15,658	4,344	3,164		28,553	10,694	7,294	
	of which: SME	599	526	300		5,473	4,065	2,323	
	Secured by mortgages on immovable property	6,126	6,120	2,306		12,838	12,692	4,591	
	of which: SME	94	94	13		3,849	3,728	1,340	
	Exposures in default	1,126	651	687	474	11,091	2,222	2,746	8,806
	Items associated with particularly high risk	0	0	0		127	127	191	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		7	7	2	
	Collective investments undertakings (CIU)	0	363	73		62	489	148	
Equity	1,655	1,655	4,138		505	370	322		
Securitisation									
Other exposures	40,454	24,267	21,973		38,382	23,491	20,776		
Standardised Total²	162,440	162,440	162,440	7,652	162,440	162,440	162,440	16,240	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	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
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	32,283	34,187	2		36,091	36,236	2	
	Regional governments or local authorities	228	228	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,582	1,582	0		1,321	1,321	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,260	4,855	440		3,986	3,195	354	
	Corporates	23,334	19,078	18,778		22,582	18,435	18,270	
	of which: SME	1,235	1,184	1,144		1,012	972	955	
	Retail	19,597	8,645	6,372		18,448	8,330	6,136	
	of which: SME	642	632	361		661	627	328	
	Secured by mortgages on immovable property	1,409	1,409	867		1,218	1,218	756	
	of which: SME	1,061	1,061	622		972	972	569	
	Exposures in default	629	345	408	284	442	214	255	228
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,474	3,474	347		3,125	3,125	463	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	5	5	13		9	9	14		
Securitisation									
Other exposures	15,093	14,906	3,371		8,057	7,958	2,993		
Standardised Total²	486	486	486	651	486	486	486	486	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	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
(mth EUR, %)									
BRAZIL	Central governments or central banks	50,216	50,590	2,029		52,915	53,071	2,340	
	Regional governments or local authorities	181	181	181		109	109	6	
	Public sector entities	930	930	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,926	3,927	1,101		5,316	4,597	730	
	Corporates	18,184	15,973	15,812		15,809	14,311	14,152	
	of which: SME	2,584	2,358	2,131		2,945	2,783	2,585	
	Retail	52,770	28,900	20,629		53,925	29,397	20,916	
	of which: SME	6,886	5,873	3,259		7,525	6,254	3,634	
	Secured by mortgages on immovable property	10,634	10,426	4,109		9,611	9,411	3,635	
	of which: SME	805	805	383		854	854	426	
	Exposures in default	5,462	1,905	2,195	3,555	4,724	1,850	2,077	2,870
	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	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	33	33	33		77	77	77	
Equity	23	23	57						
Securitisation									
Other exposures	19,370	19,879	13,231		17,419	17,910	11,536		
Standardised Total²	3,792	3,792	3,792	4,352	3,792	3,792	3,792	3,792	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Santander SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	8,965	9,945	4		11,410	12,547	309	
	Regional governments or local authorities	19	99	34		259	334	77	
	Public sector entities	8,271	8,271	114		7,936	7,936	115	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14,866	14,547	3,266		14,670	13,194	2,669	
	Corporates	19,230	14,046	13,108		17,507	12,786	11,975	
	of which: SME	2,120	604	281		643	401	303	
	Retail	39,334	31,948	23,639		36,258	30,468	22,521	
	of which: SME	2,325	1,806	1,023		2,849	1,862	1,066	
	Secured by mortgages on immovable property	36,834	28,805	13,309		35,677	27,787	12,937	
	of which: SME	9,237	9,237	3,460		8,193	8,193	3,145	
	Exposures in default	1,714	871	884	843	1,953	1,062	1,068	892
	Items associated with particularly high risk	180	180	270		148	148	223	
	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)	0	0	0		0	0	0		
Equity	267	267	56		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	10,423	10,019	6,928	4,036	8,668	8,643	5,539	3,691	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
PORTUGAL	Central governments or central banks	6,935	8,298	0		8,960	10,402	122	
	Regional governments or local authorities	260	145	29		245	136	27	
	Public sector entities	872	48	10		948	66	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	315	288	102		551	703	261	
	Corporates	2,042	1,151	1,138		3,980	2,902	2,821	
	of which: SME	675	592	582		953	778	719	
	Retail	2,308	1,804	1,227		4,108	2,729	1,770	
	of which: SME	1,008	701	401		2,416	1,552	887	
	Secured by mortgages on immovable property	3,206	3,206	1,442		5,863	5,788	2,395	
	of which: SME	372	372	242		1,373	1,331	538	
	Exposures in default	1,506	539	610	967	1,615	568	672	942
	Items associated with particularly high risk	0	0	0		214	86	129	
	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)	0	0	0		0	0	0		
Equity	157	157	393		167	167	228		
Securitisation									
Other exposures									
Standardised Total ²	2,492	2,277	2,385	1,309	2,222	2,073	1,710	1,378	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
MEXICO	Central governments or central banks	11,807	13,854	416		13,147	10,573	558	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	46	46	9		0	0	0	
	Multilateral Development Banks	4	4	1		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,560	652	181		1,670	655	244	
	Corporates	1,232	437	261		701	428	297	
	of which: SME	106	94	83		149	130	117	
	Retail	14,260	7,298	4,978		13,010	7,981	5,436	
	of which: SME	3,268	2,776	1,587		3,573	3,080	1,760	
	Secured by mortgages on immovable property	5,870	5,705	2,000		6,184	5,892	2,066	
	of which: SME	95	54	20		1,130	1,130	395	
	Exposures in default	539	325	343	193	559	332	350	211
	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	0	0	0		0	0	0	
Collective investments undertakings (CIU)	418	0	0		180	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	7,022	2,635	2,173	613	4,438	2,429	1,999	673	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CHILE	Central governments or central banks	4,496	5,036	0		3,015	3,557	0	
	Regional governments or local authorities	28	28	6		24	24	5	
	Public sector entities	98	88	18		99	90	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,279	3,629	768		4	4	1	
	Corporates	9,342	7,493	7,250		7,425	6,281	6,051	
	of which: SME	1,313	1,230	987		1,242	1,163	933	
	Retail	18,602	9,673	6,726		17,676	8,841	6,166	
	of which: SME	4,072	2,965	1,695		3,586	2,609	1,492	
	Secured by mortgages on immovable property	16,021	16,021	6,667		15,454	15,452	6,458	
	of which: SME	590	590	254		619	619	295	
	Exposures in default	1,964	1,297	1,381	667	1,823	1,231	1,313	592
	Items associated with particularly high risk	1,070	1,070	1,606		1,089	1,089	1,633	
	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)	0	0	0		0	0	0		
Equity	28	28	70		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	2,965	2,990	1,696	906	2,717	2,743	1,416	823	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Santander SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	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
(m€ EUR, %)									
GERMANY	Central governments or central banks	1,794	2,372	0		1,807	2,329	0	
	Regional governments or local authorities	5	5	1		24	24	1	
	Public sector entities	208	208	0		158	158	0	
	Multilateral Development Banks	0	0	0		103	103	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	345	270	56		235	222	64	
	Corporates	3,854	3,386	3,355		4,921	4,524	4,471	
	of which: SME	338	338	306		586	586	533	
	Retail	4,297	4,285	3,151		4,500	4,288	3,022	
	of which: SME	347	347	199		1,085	1,085	620	
	Secured by mortgages on immovable property	5,068	5,068	1,778		4,391	4,391	1,541	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	277	153	199	124	265	140	188	125
	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	5		3	3	6		
Securitisation									
Other exposures	497	452	301		568	536	401		
Standardised Total²				251				246	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	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
(m€ EUR, %)									
POLAND	Central governments or central banks	12,788	13,275	4		7,106	6,847	4	
	Regional governments or local authorities	40	37	7		40	28	6	
	Public sector entities	57	26	7		57	27	8	
	Multilateral Development Banks	0	0	0		24	24	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	921	560	233		901	342	104	
	Corporates	9,155	5,100	4,991		9,464	5,540	5,457	
	of which: SME	2,395	1,487	1,376		2,487	1,538	1,425	
	Retail	8,681	7,148	4,924		9,024	7,408	5,074	
	of which: SME	3,014	2,453	1,402		3,253	2,705	1,547	
	Secured by mortgages on immovable property	11,185	11,185	4,952		11,699	11,699	5,088	
	of which: SME	1,419	1,419	704		1,564	1,564	770	
	Exposures in default	1,639	666	722	957	1,532	554	571	962
	Items associated with particularly high risk	51	43	65		95	84	127	
	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)	0	0	0		0	0	0		
Equity	243	243	314		6	6	6		
Securitisation									
Other exposures	1,591	1,543	921		1,531	1,706	924		
Standardised Total²				1,155				1,181	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	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
(m€ EUR, %)									
FRANCE	Central governments or central banks	311	2,202	0		557	2,512	0	
	Regional governments or local authorities	60	60	12		59	59	12	
	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	575	547	123		733	690	183	
	Corporates	429	333	300		624	529	497	
	of which: SME	141	141	108		132	132	101	
	Retail	163	163	99		191	189	115	
	of which: SME	127	127	72		149	149	85	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	14	14	23	34	18	18	16
	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	231	221	225		184	177	187		
Standardised Total²				44				37	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Santander SA

		IRB Approach																					
		As of 31/12/2016					As of 30/06/2017																
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted											
(m€ EUR, %)																							
Consolidated data	Central banks and central governments	1,971	0	1,145	410	0	1	3,182	0	1,874	549	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	46,090	47	32,277	7,853	0	20	53,252	44	39,404	10,325	0	29	0	0	0	0	0	0	0	0	29	
	Corporates	262,668	12,606	194,266	109,774	1,184	6,714	280,610	16,296	207,916	120,368	1,329	8,069	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	22,964	0	22,154	18,325	0	552	24,820	0	23,198	19,406	0	353	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	28,810	1,915	25,570	15,462	200	889	42,599	6,034	38,158	20,047	389	2,763	0	0	0	0	0	0	0	0	0	0
	Retail	331,732	7,930	320,525	70,446	579	3,592	361,067	11,156	348,414	78,849	781	5,100	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	263,870	6,578	261,505	42,970	462	2,195	283,079	9,163	280,303	49,003	649	3,284	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2,239	506	2,218	732	64	181	6,108	1,934	6,013	1,413	163	831	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	261,630	6,071	259,287	42,238	398	2,015	276,971	7,228	274,290	47,590	486	2,453	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	19,526	102	12,415	3,592	11	132	20,055	97	12,911	3,738	10	118	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	48,327	1,250	46,604	22,884	106	1,264	57,923	1,897	55,200	26,109	121	1,698	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	7,872	367	6,750	2,904	15	279	16,301	1,060	14,183	4,805	29	737	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	40,465	883	39,854	20,981	91	985	41,631	837	41,017	21,304	91	960	0	0	0	0	0	0	0	0	0	0
	Equity	7,649	4	7,649	16,346	0	0	9,690	3	9,690	19,325	0	21	0	0	0	0	0	0	0	0	0	0
	Securitisation	10,592	0	10,592	1,336	0	11	13,352	0	13,352	2,081	0	21	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets																							
IRB Total				206,166						239,744													

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

		IRB Approach																					
		As of 31/12/2016					As of 30/06/2017																
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted											
(m€ EUR, %)																							
SPAIN	Central banks and central governments	1,693	0	1,138	409	0	1	2,230	0	1,230	454	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	25,099	47	10,592	2,779	0	5	26,261	44	12,568	3,701	0	6	0	0	0	0	0	0	0	0	0	
	Corporates	117,594	9,955	85,670	52,822	1,041	4,319	137,128	13,993	102,701	59,526	1,195	5,780	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16,838	1,599	14,984	9,215	161	738	30,867	5,604	27,796	13,226	337	2,554	0	0	0	0	0	0	0	0	0	0
	Retail	80,592	4,254	73,439	17,345	331	2,256	113,556	7,814	104,198	25,785	550	3,839	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	56,016	3,694	55,875	9,702	295	1,696	78,549	6,544	78,330	15,896	498	2,848	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2,235	506	2,214	732	64	181	6,103	1,934	6,008	1,412	163	831	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	53,781	3,187	53,661	8,790	231	1,515	72,447	4,610	72,321	14,844	335	2,017	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	10,935	55	5,213	1,268	2	77	12,698	53	5,861	1,495	2	68	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,641	505	12,352	6,375	34	484	22,309	1,217	20,006	8,394	50	923	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5,006	256	4,071	1,893	7	196	13,194	978	11,285	3,669	23	667	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8,635	249	8,280	4,482	28	288	9,115	239	8,721	4,725	27	256	0	0	0	0	0	0	0	0	0	0
	Equity	6,448	4	6,448	13,170	0	74	8,367	3	8,367	16,711	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation																						
Other non credit-obligation assets																							
IRB Total																							

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

		IRB Approach																					
		As of 31/12/2016					As of 30/06/2017																
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted											
(m€ EUR, %)																							
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	117	0	60	21	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	9,270	0	10,431	2,152	0	1	8,244	0	9,293	1,972	0	1	0	0	0	0	0	0	0	0	0	0
	Corporates	43,577	479	33,356	15,475	18	165	43,468	316	32,985	17,823	17	156	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,220	24	3,088	2,006	0	7	3,080	39	2,972	2,744	0	24	0	0	0	0	0	0	0	0	0	0
	Retail	203,247	2,519	200,229	34,947	135	399	198,500	2,265	196,257	34,218	121	365	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	193,177	2,465	190,954	29,888	121	300	189,642	2,214	187,086	29,736	108	264	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	5	0	4	1	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	193,173	2,465	190,950	29,888	121	300	189,637	2,214	187,082	29,734	108	264	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	7,469	32	6,675	2,247	8	40	6,234	29	6,548	2,142	7	37	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,601	22	2,601	2,812	6	59	2,623	21	2,623	2,340	6	64	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6	0	6	2	0	0	5	0	5	2	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2,594	21	2,595	2,810	6	59	2,618	21	2,618	2,338	6	64	0	0	0	0	0	0	0	0	0	0
	Equity	180	0	180	627	0	0	123	0	123	242	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation																						
Other non credit-obligation assets																							
IRB Total																							

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

		IRB Approach																				
		As of 31/12/2016					As of 30/06/2017															
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted										
(m€ EUR, %)																						
BRAZIL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	26,367	915	22,078	12,833	0	1,012	23,523	876	19,477</												

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Santander SA

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	(m EUR, %)										
	Central banks and central governments	271	0	0	0	251	0	0	0	0	0
	Institutions	4,573	0	4,397	738	4,507	0	4,009	862	0	1
	Corporates	22,378	130	12,683	5,890	351	19,933	23	10,755	5,426	9
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	7	6	0	0	9	5	0	0
	Retail	36	0	27	3	0	46	0	41	22	0
	Retail - Secured on real estate property	24	0	24	2	0	26	0	26	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	24	0	24	2	0	26	0	26	6	0
	Retail - Other Retail	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail - Of Which: SME	10	0	2	0	0	18	0	13	15	0
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	0	0	0	0	0	0
	Equity	5	0	2	0	0	18	0	13	15	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
PORTUGAL	(m EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,172	0	1,356	681	0	2,054	0	2,212	933	0
	Corporates	13,036	693	9,720	5,770	82	295	13,182	9,984	6,178	84
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4,006	242	2,721	1,573	32	86	3,889	310	2,742	1,537
	Retail	18,468	563	17,487	4,238	65	342	18,670	529	17,710	4,263
	Retail - Secured on real estate property	14,639	418	14,639	3,375	46	200	14,820	403	14,820	3,358
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	14,639	418	14,639	3,375	46	200	14,820	403	14,820	3,358
	Retail - Other Retail	1,117	15	525	77	2	15	1,117	14	497	100
	Retail - Other Retail - Of Which: SME	2,712	129	2,324	786	17	126	2,733	112	2,393	804
	Retail - Other Retail - Of Which: non-SME	972	57	811	300	8	48	998	48	846	315
	Equity	1,740	72	1,513	486	9	80	1,736	64	1,547	489
	Securitisation	0	0	0	0	0	234	0	234	520	9
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
MEXICO	(m EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,580	0	2,102	723	0	3,998	0	3,371	795	0
	Corporates	14,909	227	13,628	7,240	27	245	15,456	182	14,035	8,086
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,391	19	2,426	1,272	6	40	2,655	31	2,548	1,392
	Retail	0	0	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	10	0	10	33	0	19	0	19	36	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CHILE	(m EUR, %)										
	Central banks and central governments	0	0	0	0	0	529	0	529	73	0
	Institutions	0	0	0	0	0	3,680	0	3,300	926	0
	Corporates	5,113	62	2,792	1,109	0	212	3,750	95	2,456	1,111
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	38	0	38	67	0	64	0	64	126	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2017 IRB-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Santander SA

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
	(mn EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	49	0	1	0		
	Institutions	312	0	312	222	1,111	0	1,087	327		
	Corporates	2,482	4	2,482	1,144	6	10	7,539	3		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1,329	2	1,329	578	2	6	1,142	2		
	Retail	17,916	412	17,916	8,622	15	425	18,013	389		
	Retail - Secured on real estate property	0	0	0	0	0	29	1	29		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	29	1	29		
	Retail - Qualifying Revolving	0	0	0	0	0	1	0	1		
	Retail - Other Retail	17,916	412	17,916	8,622	15	425	17,982	388		
	Retail - Other Retail - Of Which: SME	10	0	10	4	0	15	0	15		
	Retail - Other Retail - Of Which: non-SME	17,906	412	17,906	8,618	15	425	17,966	388		
	Equity	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
	(mn EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
	(mn EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	7	0	7	1	6	0	1	0		
	Institutions	2,794	0	2,906	490	0	2,883	0	3,058		
	Corporates	11,785	92	7,055	4,791	2	47	11,715	154		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1,020	30	1,016	812	0	13	958	49		
	Retail	5,331	128	5,283	2,514	26	112	5,881	99		
	Retail - Secured on real estate property	14	1	14	2	0	12	1	12		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	14	1	14	2	0	12	1	12		
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1		
	Retail - Other Retail	5,315	127	5,268	2,512	26	111	5,868	99		
	Retail - Other Retail - Of Which: SME	1,859	54	1,838	699	1	36	2,075	33		
	Retail - Other Retail - Of Which: non-SME	3,456	73	3,430	1,812	25	76	3,793	66		
	Equity	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Banco Santander SA

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	159,146.4	30,927.6	128,218.8	40,049.5	0.0	40,049.5	5,977.9	5,977.9	0.0	71,528.9	0.0	71,528.9	27,361.4	24,949.7	2,411.7	14,228.6	0.0	14,228.6
Austria	1.0	0.0	1.0															
Belgium	186.5	3.7	182.7															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	37.7	0.7	37.0															
Estonia	0.0	0.0	0.0															
Finland	311.7	0.3	311.4															
France	165.8	67.3	98.5															
Germany	281.2	10.0	271.2															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	3,267.5	44.0	3,223.5															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	1,927.5	1,927.0	0.5															
Poland	5,489.5	28.9	5,460.6															
Portugal	7,900.9	929.6	6,971.3															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	50,355.5	14,114.9	36,240.6															
Sweden	240.6	6.9	233.7															
United Kingdom	20,791.6	8,881.6	11,910.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	138.4	34.5	103.9															
Switzerland	280.3	0.0	280.3															
Australia	0.0	0.0	0.0															
Canada	23.9	0.0	23.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	3,284.6	0.0	3,284.6															
U.S.	13,732.9	675.2	13,057.7															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	50,187.0	3,668.2	46,518.8															
Africa	110.8	110.8	0.0															
Others	431.4	424.1	7.3															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Banco Santander SA

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	179,624.7	34,459.1	145,165.6	28,183.3	0.0	28,183.3	5,516.0	5,293.4	222.6	100,463.8	0.0	100,463.8	31,907.2	29,165.7	2,741.5	13,554.4	0.0	13,554.4
Austria	1.0	0.0	1.0															
Belgium	187.4	4.9	182.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.5	0.5	0.0															
Estonia	0.0	0.0	0.0															
Finland	246.7	0.1	246.6															
France	162.9	65.0	97.9															
Germany	113.0	6.9	106.1															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	2.5	0.0	2.5															
Italy	8,791.5	45.6	8,745.8															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	15.1	0.0	15.1															
Malta	0.0	0.0	0.0															
Netherlands	1,671.6	1,656.6	15.0															
Poland	6,586.6	18.5	6,568.0															
Portugal	9,829.6	1,201.3	8,628.3															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	66,346.5	17,885.3	48,461.2															
Sweden	162.8	7.2	155.7															
United Kingdom	19,754.5	8,407.7	11,346.8															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	81.6	34.6	47.0															
Switzerland	366.8	0.0	366.8															
Australia	0.0	0.0	0.0															
Canada	74.2	0.0	74.2															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	1,838.8	0.0	1,838.8															
U.S.	11,084.7	673.3	10,411.4															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	51,694.1	3,915.4	47,778.7															
Africa	96.1	96.1	0.0															
Others	516.2	439.8	76.4															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Santander SA

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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 ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	128,214	0	773	773	48	490	49	156,513	0	945	945	32	599	56
Central banks	4,792	0	0	0	0	0	0	3,297	0	0	0	0	0	0
General governments	88,169	0	0	0	0	0	0	116,982	0	0	0	0	0	0
Credit institutions	12,639	0	0	0	0	0	0	10,863	0	0	0	0	0	0
Other financial corporations	12,581	0	9	9	4	6	0	14,415	0	5	5	4	5	0
Non-financial corporations	10,031	0	764	764	44	485	49	10,957	0	939	939	28	594	56
Loans and advances (including at amortised cost and fair value)	953,595	10,308	33,512	33,512	9,369	15,404	14,387	1,047,752	11,754	50,219	50,219	9,207	24,934	19,911
Central banks	82,741	0	0	0	0	0	0	88,628	0	0	0	0	0	0
General governments	31,167	4	105	105	231	8	6	34,693	28	209	209	219	15	87
Credit institutions	58,345	0	4	4	12	3	0	67,971	61	4	4	17	2	0
Other financial corporations	35,166	4	187	187	97	125	43	40,046	97	143	143	24	74	52
Non-financial corporations	260,526	1,501	16,803	16,803	3,002	8,400	6,424	303,956	2,542	31,601	31,601	3,295	17,820	11,089
of which: small and medium-sized enterprises at amortised cost	90,900	759	9,424	9,424	916	4,435	4,111	132,605	1,886	24,060	24,060	1,462	15,159	8,527
Households	485,651	8,799	16,413	16,413	6,026	6,869	7,914	512,457	9,027	18,262	18,262	5,651	7,023	8,684
DEBT INSTRUMENTS other than HFT	1,081,808	10,308	34,284	34,284	9,417	15,895	14,436	1,204,265	11,754	51,164	51,164	9,239	25,533	19,967
OFF-BALANCE SHEET EXPOSURES	276,934		1,078	1,078	189	270	28	310,560		1,363	1,363	376	264	173

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

Banco Santander SA

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	90	90	27	27	49	35	35	13	13	13
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	90	90	27	27	49	35	35	13	13	13
Loans and advances (including at amortised cost and fair value)	50,737	19,221	11,212	8,921	26,229	56,454	26,885	16,051	13,494	29,115
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	656	17	3	2	248	156	81	3	2	46
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	104	38	18	15	10	80	22	11	11	19
Non-financial corporations	19,764	11,679	6,311	5,805	7,896	27,561	18,534	11,032	10,121	12,119
of which: small and medium-sized enterprises at amortised cost	10,572	7,099	3,489	3,189	5,057	19,262	14,147	6,880	6,572	9,697
Households	30,213	7,487	4,880	3,099	18,074	28,658	8,248	5,004	3,361	16,930
DEBT INSTRUMENTS other than HFT	50,827	19,312	11,239	8,948	26,278	56,490	26,920	16,064	13,507	29,127
Loan commitments given	150	1	0	0	0	337	12	0	0	6

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30