Bank name: Santander

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	ES	1.a.(1)
(2) Bank name	1002	Santander	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2023-12-31	1.a.(3)
(4) Reporting currency	1004	EUR	1.a.(4)
(5) Euro conversion rate	1005	1	1.a.(5)
(6) Submission date (yyyy-mm-dd)	1006	2024-06-14	1.a.(6)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1,000,000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2024-04-26	1.b.(3)
(4) Language of public disclosure	1010	Spanish	1.b.(4)
(5) Web address of public disclosure	1011	https://www.santander.com/content/dam/santander-com/es/c	1.b.(5)
(6) LEI code	2015	5493006QMFDDMYWIAM13	1.b.(6)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	19,558	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	7,067	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	18,985	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	100,108	2.b.(1)
(2) Counterparty exposure of SFTs	1014	4,190	2.b.(2)
c. Other assets	1015	1,592,878	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	171,331	2.d.(1)
(2) Items subject to a 20% CCF	1022	115,269	2.d.(2)
(3) Items subject to a 40% CCF	2300	0	2.d.(3)
(4) Items subject to a 50% CCF	1023	71,227	2.d.(4)
(5) Items subject to a 100% CCF	1024	29,679	2.d.(5)
e. Regulatory adjustments	1031	21,637	2.e.
f. Total exposures prior to regulatory adjustments (sum of items 2.a.(1) thorough 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	1,848,265.84	2.f.
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:			
(1) On-balance sheet and off-balance sheet insurance assets	1701	21,338	2.g.(1)
(2) Potential future exposure of derivatives contracts for insurance subsidiaries	1205	0	2.g.(2)
(3) Investment value in consolidated entities	1208	1,442	2.g.(3)
h. Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f	2101	1,465	2.h.
i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) thorough 2.g.(2) minus 2.g.(3) thorough 2.h)	1117	1,866,697	2.i.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions	1216	57,965	3.a.
(1) Certificates of deposit	2102	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1217	32,145	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	1,549	3.c.(1)
(2) Senior unsecured debt securities	2104	17,940	3.c.(2)
(3) Subordinated debt securities	2105	369	3.c.(3)
(4) Commercial paper	2106	0	3.c.(4)
(5) Equity securities	2107	8,774	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	2,618	3.c.(6)
d. Net positive current exposure of SFTs with other financial institutions	1219	2,840	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	3,300	3.e.(1)
(2) Potential future exposure	2110	2,549	3.e.(2)
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215	124,813	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount	
a. Funds deposited by or borrowed from other financial institutions			
(1) Deposits due to depository institutions	2111	59,719	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	89,715	4.a.(2)
(3) Loans obtained from other financial institutions	2113	0	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1223	4,360	4.b.
c. Net negative current exposure of SFTs with other financial institutions	1224	7,863	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	1,873	4.d.(1)
(2) Potential future exposure	2115	3,128	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	166,658	4.e.

Section 5 - Securities Outstanding	GSIB		
a. Secured debt securities	2116	50,242	5.a.
b. Senior unsecured debt securities	2117	144,526	5.b.
c. Subordinated debt securities	2118	30,327	5.c.
d. Commercial paper	2119	29,721	5.d.
e. Certificates of deposit	2120	16,449	5.e.
f. Common equity	2121	69,903	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122	202	5.g.
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)	1226	341,370	5.h.

Bank name: Santander

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	27,403	6.a.
b. Canadian dollars (CAD)	1063	62,125	6.c.
c. Swiss francs (CHF)	1064	82,205	6.d.
d. Chinese yuan (CNY)	1065	215,541	6.e.
e. Euros (EUR)	1066	4,221,196	6.f.
f. British pounds (GBP)	1067	1,294,257	6.g.
g. Hong Kong dollars (HKD)	1068	126,136	6.h.
h. Indian rupee (INR)	1069	113	6.i.
i. Japanese yen (JPY)	1070	54,743	6.j.
j. New Zealand dollars (NZD)	1109	4,256	6.k.
k. Swedish krona (SEK)	1071	25,755	6.l.
l. United States dollars (USD)	1072	5,586,017	6.m.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	11,711,102	6.n.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	601,770	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	2,078	8.a.
b. Debt underwriting activity	1076	83,579	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	85,657	8.c.

Section 9 - Trading Volume	GSIB		
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	1,068,099	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	935,750	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	2,003,849	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	477,540	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	145,924	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	623,464	9.f.

Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	2129	6,135,749	10.a.
b. OTC derivatives settled bilaterally	1905	1,793,299	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	7,929,049	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	80,998	10.a.
b. Available-for-sale securities (AFS)	1082	60,690	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	99,688	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	10,520	10.d.
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	31,480	10.e.

Section 12 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator, including insurance subsidiaries	1229	10,351	11.a.

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Total foreign claims on an ultimate risk basis	1087	1,298,825	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	8,356	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	1,307,180	13.c.

Section 14 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local cu	2131	972,237	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	54,091	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	1,026,328	14.c.

Ancillary Data

Section 15 - Ancillary Indicators

Section 16 - Ancillary Items

Memorandum Items

Section 17 - Size Items

Section 18 - Interconnectedness Items

Section 19 - Substitutability/Financial Infra. Items

Section 20 - Complexity Items

Section 21 - Cross-Jurisdictional Activity Items	GSIB	Amount	
e. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1280	1,032,450	21.e.
f. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	5,496	21.f.
g. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdicti	1282	824,588	21.g.

Section 22 - Ancillary Indicators