

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	2015-12-31	1.a.(3)
(4) Reporting currency	1004	EUR	1.a.(4)
(5) Euro conversion rate	1005	1	1.a.(5)
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	2016-04-29	1.b.(3)
(4) Language of public disclosure	1010	Spanish	1.b.(4)
(5) Web address of public disclosure	1011	<a href="http://www.santander.com/csqs/Satellite/CFWCSancomQP01/es_ES/">http://www.santander.com/csqs/Satellite/CFWCSancomQP01/es_ES/</a>	1.b.(5)

## Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	13,617	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	2,623	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	17,888	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	51,738	2.b.(1)
(2) Counterparty exposure of SFTs	1014	14,958	2.b.(2)
c. Other assets			
	1015	1,177,509	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	71,181	2.d.(1)
(2) Items subject to a 20% CCF	1022	41,832	2.d.(2)
(3) Items subject to a 50% CCF	1023	101,385	2.d.(3)
(4) Items subject to a 100% CCF	1024	47,772	2.d.(4)
e. Regulatory adjustments			
	1031		2.e.
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) through 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	1,392,282	2.f.

## Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions			
(1) Certificates of deposit	1033	34,616	3.a.
	1034	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	12,892	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	1036	4,192	3.c.(1)
(2) Senior unsecured debt securities	1037	27,557	3.c.(2)
(3) Subordinated debt securities	1038	756	3.c.(3)
(4) Commercial paper	1039	0	3.c.(4)
(5) Equity securities	1040	5,463	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	0	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1042	3,752	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	1043	254	3.e.(1)
(2) Potential future exposure	1044	6,434	3.e.(2)
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1045	95,917	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	1046	73,363	4.a.(1)
(2) Deposits due to non-depository financial institutions	1047	56,561	4.a.(2)
(3) Loans obtained from other financial institutions	1105	0	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1048	5,051	4.b.
c. Net negative current exposure of securities financing transactions with other financial institutions	1049	1,231	4.c.
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	1050	475	4.d.(1)
(2) Potential future exposure	1051	18,869	4.d.(2)
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	155,550	4.e.

Section 5 - Securities Outstanding	GSIB	Amount	
a. Secured debt securities	1053	94,074	5.a.
b. Senior unsecured debt securities	1054	98,925	5.b.
c. Subordinated debt securities	1055	20,725	5.c.
d. Commercial paper	1056	16,183	5.d.
e. Certificates of deposit	1057	448	5.e.
f. Common equity	1058	74,678	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	449	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	305,482	5.h.

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**Substitutability/Financial Institution Infrastructure Indicators**

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	21,580	6.a.
b. Brazilian real (BRL)	1062	268,185	6.b.
c. Canadian dollars (CAD)	1063	33,806	6.c.
d. Swiss francs (CHF)	1064	73,847	6.d.
e. Chinese yuan (CNY)	1065	25,288	6.e.
f. Euros (EUR)	1066	3,500,952	6.f.
g. British pounds (GBP)	1067	820,577	6.g.
h. Hong Kong dollars (HKD)	1068	107,585	6.h.
i. Indian rupee (INR)	1069	33	6.i.
j. Japanese yen (JPY)	1070	80,168	6.j.
k. Swedish krona (SEK)	1071	8,834	6.k.
l. United States dollars (USD)	1072	4,353,381	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	9,294,235	6.m.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	900,911	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	2,135	8.a.
b. Debt underwriting activity	1076	27,757	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	29,892	8.c.

**Complexity indicators**

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	1078	2,032,512	9.a.
b. OTC derivatives settled bilaterally	1079	2,300,060	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	4,332,572	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	62,133	10.a.
b. Available-for-sale securities (AFS)	1082	110,844	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	114,232	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	24,347	10.d.
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	34,398	10.e.

Section 11 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs)	1086	2,396	11.a.

**Cross-Jurisdictional Activity Indicators**

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	898,638	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	233,928	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	41,037	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	625,724	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	818,615	13.c.

**Ancillary Data**