



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco Santander SA
<b>LEI Code</b>	5493006QMFDDMYWIAM13
<b>Country Code</b>	ES

## 2016 EU-wide Transparency Exercise

### Capital

Banco Santander SA

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>84,350</b>	<b>84,183</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>73,478</b>	<b>72,190</b>	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)	52,005	52,026	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	49,673	51,141	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	-15,302	-15,801	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	6,148	6,976	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-145	-1,136	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-28,254	-27,976	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	-3,922	-4,087	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	-786	-316	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	-10,286	-4,509	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	-24	-103	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(B) of CRR and Articles 36(1) point (k) (v) and 155(c) 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.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-686	0	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	25,059	15,975	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 (+/-)	1,677	948	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	23,382	15,028	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,504	5,606	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	10,286	4,509	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	-15,790	-10,114	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>73,478</b>	<b>72,190</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>10,872</b>	<b>11,993</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,133	9,213	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	3,866	3,831	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	-1,128	-1,052	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>577,798</b>	<b>586,047</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,716	0	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.72%</b>	<b>12.32%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.72%</b>	<b>12.32%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>14.60%</b>	<b>14.36%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>58,705</b>	<b>60,724</b>	[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))] ]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>10.19%</b>	<b>10.36%</b>	[B.1]/[B-B.1]	-

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



# 2016 EU-wide Transparency Exercise

## Risk exposure amounts

Banco Santander SA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	492,059	495,508
Risk exposure amount for securitisation and re-securitisations in the banking book	1,855	1,849
Risk exposure amount for contributions to the default fund of a CCP	382	315
Risk exposure amount Other credit risk	489,821	493,345
Risk exposure amount for position, foreign exchange and commodities (Market risk)	27,438	32,620
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	207	101
Risk exposure amount for Credit Valuation Adjustment	257	431
Risk exposure amount for operational risk	58,044	57,487
Other risk exposure amounts	1	1
<b>Total Risk Exposure Amount</b>	<b>577,798</b>	<b>586,047</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

Banco Santander SA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	58,503	28,051
Of which debt securities income	7,239	3,406
Of which loans and advances income	49,052	23,261
Interest expenses	25,589	12,796
(Of which deposits expenses)	15,243	7,456
(Of which debt securities issued expenses)	7,802	3,779
(Expenses on share capital repayable on demand)	0	0
Dividend income	452	251
Net Fee and commission income	10,021	4,946
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	1,177	681
Gains or (-) losses on financial assets and liabilities held for trading, net	125	737
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	325	422
Gains or (-) losses from hedge accounting, net	-49	15
Exchange differences [gain or (-) loss], net	789	-672
Net other operating income /(expenses)	-348	-76
<b>TOTAL OPERATING INCOME, NET</b>	<b>45,406</b>	<b>21,558</b>
(Administrative expenses)	19,324	9,230
(Depreciation)	2,401	1,170
(Provisions or (-) reversal of provisions)	3,158	1,585
(Commitments and guarantees given)	-101	-5
(Other provisions)	3,259	1,590
Of which pending legal issues and tax litigation <sup>1</sup>	1,084	
Of which restructuring <sup>1</sup>	247	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	10,742	4,675
(Loans and receivables)	10,284	4,673
(Held to maturity investments, AFS assets and financial assets measured at cost)	458	3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	894	15
(of which Goodwill)	115	0
Negative goodwill recognised in profit or loss	283	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	508	316
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-207	-60
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>9,471</b>	<b>5,140</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>7,329</b>	<b>3,542</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>7,329</b>	<b>3,542</b>
Of which attributable to owners of the parent	5,966	2,911

<sup>(1)</sup> Information available only as of end of the year

2016 EU-wide Transparency Exercise

Market Risk

Banco Santander SA

	SA		IM										IM											
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016											
	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	12,126	10,772	170	17	404	33							157	15	505	35								
Of which: General risk	10,212	9,626	139	14	259	21							101	11	283	22								
Of which: Specific risk	1,167	938	31	3	145	12							56	4	222	13								
Equities	361	635	17	1	140	9							13	1	86	7								
Of which: General risk	147	252	17	1	140	9							13	1	86	7								
Of which: Specific risk	143	288	0	0	0	0							0	0	0	0								
Foreign exchange risk	5,542	8,702	37	4	51	5							59	5	87	6								
Commodities risk	240	132	1	0	1	0							1	0	2	0								
<b>Total</b>	<b>18,269</b>	<b>20,241</b>	<b>168</b>	<b>16</b>	<b>346</b>	<b>31</b>	<b>219</b>	<b>219</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,169</b>	<b>139</b>	<b>13</b>	<b>408</b>	<b>30</b>	<b>443</b>	<b>443</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,378</b>	

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Banco Santander SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		(mth EUR, %)							
Consolidated data	Central governments or central banks	171,403	188,706	6,534		159,204	185,387	5,446	
	Regional governments or local authorities	2,209	4,145	853		1,468	2,794	702	
	Public sector entities	7,304	6,840	332		9,751	8,828	331	
	Multilateral Development Banks	1,581	1,581	0		1,811	2,206	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	49,539	43,468	8,702		48,123	39,962	7,951	
	Corporates	97,924	74,352	73,019		98,269	77,703	75,832	
	of which: SME	10,950	7,315	6,432		13,206	9,658	8,563	
	Retail	186,006	118,271	85,731		193,558	123,542	89,085	
	of which: SME	20,558	16,680	9,538		24,128	20,071	11,482	
	Secured by mortgages on immovable property	98,939	91,024	42,412		96,969	88,599	39,329	
	of which: SME	13,441	13,396	5,389		13,432	13,401	5,329	
	Exposures in default	13,529	6,135	6,696	7,066	16,159	7,422	8,023	8,371
	Items associated with particularly high risk	139	125	188		105	93	139	
	Covered bonds	4,060	4,060	406		4,144	4,144	414	
	Claims on institutions and corporates with a ST credit assessment	59	624	342		1	543	272	
	Collective investments undertakings (CIU)	1,060	2	2		1,560	328	67	
	Equity	4,620	4,620	6,378		2,917	2,917	5,155	
	Securitisation	1,374	1,331	700		1,437	1,418	728	
	Other exposures	93,694	73,979	51,206		98,013	77,632	49,527	
<b>Standardised Total<sup>2</sup></b>	<b>733,442</b>	<b>619,262</b>	<b>283,499</b>	<b>17,709</b>	<b>733,489</b>	<b>623,518</b>	<b>283,005</b>	<b>18,408</b>	

<sup>1)</sup> 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 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mth EUR, %)							
UNITED KINGDOM	Central governments or central banks	29,321	30,885	36		22,343	23,955	64	
	Regional governments or local authorities	256	256	1		254	254	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,563	1,563	0		1,786	1,786	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,907	4,590	853		6,524	4,417	663	
	Corporates	26,141	21,495	21,283		23,925	19,759	19,448	
	of which: SME	259	257	247		1,316	1,257	1,210	
	Retail	28,422	12,699	9,449		23,748	11,232	8,310	
	of which: SME	431	423	242		653	643	368	
	Secured by mortgages on immovable property	1,983	1,983	788		1,541	1,541	601	
	of which: SME	1,678	1,678	639		1,378	1,378	525	
	Exposures in default	418	158	175	260	681	386	454	295
	Items associated with particularly high risk	64	64	97		49	49	73	
	Covered bonds	3,414	3,414	341		3,434	3,434	343	
	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	248	248	256		6	6	15	
	Securitisation								
	Other exposures	14,303	14,044	2,944		15,617	15,422	2,875	
<b>Standardised Total<sup>2</sup></b>	<b>772</b>	<b>772</b>	<b>772</b>	<b>772</b>	<b>15,617</b>	<b>15,422</b>	<b>2,875</b>	<b>656</b>	

<sup>1)</sup> 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).

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mth EUR, %)							
SPAIN	Central governments or central banks	51,621	69,520	417		44,538	65,767	273	
	Regional governments or local authorities	244	244	115		100	100	1	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	4	4	0		4	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,211	9,198	537		8,534	8,522	675	
	Corporates	4,959	3,673	3,648		4,487	3,442	3,400	
	of which: SME	115	88	87		113	36	35	
	Retail	15,730	4,572	3,358		15,982	4,686	3,348	
	of which: SME	419	397	227		698	630	532	
	Secured by mortgages on immovable property	6,876	6,871	2,862		6,306	6,303	2,758	
	of which: SME	27	27	13		32	32	19	
	Exposures in default	1,071	655	693	415	1,118	682	729	430
	Items associated with particularly high risk	30	22	33		21	21	31	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
	Collective investments undertakings (CIU)	0	0	0		0	326	65	
	Equity	1,680	1,680	3,862		1,657	1,657	4,143	
	Securitisation								
	Other exposures	38,538	22,896	20,545		37,833	21,905	20,039	
<b>Standardised Total<sup>2</sup></b>	<b>7,064</b>	<b>7,064</b>	<b>7,064</b>	<b>7,064</b>	<b>37,833</b>	<b>21,905</b>	<b>20,039</b>	<b>7,059</b>	

<sup>1)</sup> 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).

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mth EUR, %)							
UNITED STATES	Central governments or central banks	9,787	10,591	97		7,249	8,244	120	
	Regional governments or local authorities	721	2,012	402		15	894	190	
	Public sector entities	5,006	5,006	40		7,108	7,108	95	
	Multilateral Development Banks	0	0	0		5	5	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,386	14,031	3,009		15,200	13,986	2,842	
	Corporates	20,650	14,323	14,057		18,085	12,785	12,726	
	of which: SME	2,964	561	460		2,544	411	356	
	Retail	35,034	30,840	22,988		36,296	32,152	25,772	
	of which: SME	1,915	803	460		2,968	1,937	1,111	
	Secured by mortgages on immovable property	35,905	28,351	13,961		36,066	28,211	13,625	
	of which: SME	8,463	8,453	3,023		8,139	8,138	2,860	
	Exposures in default	1,562	844	852	718	1,646	891	901	755
	Items associated with particularly high risk	21	21	31		2	2	3	
	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	1,119	1,119	314		723	723	75	
	Securitisation								
	Other exposures	9,669	8,722	5,791		9,442	8,759	5,797	
<b>Standardised Total<sup>2</sup></b>	<b>3,898</b>	<b>3,898</b>	<b>3,898</b>	<b>3,898</b>	<b>9,442</b>	<b>8,759</b>	<b>5,797</b>	<b>4,006</b>	

<sup>1)</sup> 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).

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Santander SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
BRAZIL	Central governments or central banks	36,282	36,620	1,304		47,687	49,411	1,761	
	Regional governments or local authorities	8	8	8		242	242	242	
	Public sector entities	565	565	0		320	320	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,698	6,893	1,841		6,247	3,848	1,220	
	Corporates	14,044	11,378	11,188		19,015	16,851	16,651	
	of which: SME	1,815	1,633	1,471		2,093	1,855	1,647	
	Retail	40,536	22,655	16,217		48,094	26,074	18,584	
	of which: SME	4,644	4,350	2,488		5,303	5,470	3,131	
	Secured by mortgages on immovable property	10,585	10,364	5,561		9,298	8,951	3,511	
	of which: SME	538	521	287		993	993	501	
	Exposures in default	4,041	1,374	1,518	2,372	5,166	1,903	2,041	2,943
	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)	2	2	2		2	2	2		
Equity	708	708	735		23	23	56		
Securitisation									
Other exposures	15,188	15,867	13,451		16,989	17,907	11,835		
Standardised Total <sup>2</sup>				2,998				3,516	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
MEXICO	Central governments or central banks	17,333	11,888	272		13,383	12,785	231	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		485	0	0	
	Multilateral Development Banks	5	5	0		5	5	2	
	International Organisations	0	0	0		0	0	0	
	Institutions	425	367	207		940	554	226	
	Corporates	687	252	226		465	240	223	
	of which: SME	222	212	201		304	210	202	
	Retail	12,441	7,256	4,986		12,182	7,187	4,957	
	of which: SME	3,383	2,557	1,462		3,001	2,433	1,391	
	Secured by mortgages on immovable property	6,283	6,148	2,156		5,949	5,785	2,029	
	of which: SME	64	47	19		78	49	20	
	Exposures in default	657	414	464	213	594	393	446	174
	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)	1,059	0	0		1,558	0	0		
Equity	11	11	11		0	0	0		
Securitisation									
Other exposures	5,598	2,923	2,173		6,941	3,178	1,995		
Standardised Total <sup>2</sup>				672				630	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
PORTUGAL	Central governments or central banks	8,975	10,446	6		7,253	8,723	6	
	Regional governments or local authorities	412	296	59		350	238	48	
	Public sector entities	988	72	72		948	34	17	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	562	464	175		331	232	145	
	Corporates	3,959	2,580	2,420		2,323	1,570	1,526	
	of which: SME	779	779	656		793	746	713	
	Retail	2,763	2,683	1,837		2,635	1,956	1,345	
	of which: SME	984	983	562		883	686	392	
	Secured by mortgages on immovable property	3,316	3,316	1,673		2,519	2,519	903	
	of which: SME	159	159	60		297	297	116	
	Exposures in default	684	75	133	609	1,907	641	705	1,266
	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	303	303	538		160	160	399		
Securitisation									
Other exposures	2,410	1,838	1,781		2,349	2,081	2,052		
Standardised Total <sup>2</sup>				1,998				1,618	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
CHILE	Central governments or central banks	2,177	2,176	479		2,022	2,022	6	
	Regional governments or local authorities	17	17	3		16	16	3	
	Public sector entities	92	554	111		94	582	116	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,694	2,831	616		4,793	4,159	860	
	Corporates	8,229	6,541	6,331		8,707	6,924	6,698	
	of which: SME	1,099	1,031	821		1,220	1,137	911	
	Retail	15,536	8,130	5,659		17,153	8,956	6,234	
	of which: SME	3,367	2,458	1,405		3,723	2,709	1,549	
	Secured by mortgages on immovable property	14,039	14,039	6,506		15,695	15,695	7,230	
	of which: SME	507	507	235		610	610	295	
	Exposures in default	1,874	1,308	1,405	566	1,933	1,330	1,413	603
	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	56	56	88		25	25	62		
Securitisation									
Other exposures	3,027	3,067	1,729		3,315	3,347	1,679		
Standardised Total <sup>2</sup>				751				787	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Santander SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
POLAND	Central governments or central banks	6,083	6,723	7		4,806	5,410	4	
	Regional governments or local authorities	69	43	9		41	29	6	
	Public sector entities	26	16	6		23	11	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	989	421	199		1,067	683	281	
	Corporates	9,046	5,352	5,084		9,312	5,386	5,246	
	of which: SME	2,326	1,626	1,485		2,487	1,738	1,581	
	Retail	8,105	6,702	4,659		8,272	6,887	4,781	
	of which: SME	2,626	2,059	1,177		2,657	2,149	1,228	
	Secured by mortgages on immovable property	11,018	11,018	4,992		11,021	11,021	4,995	
	of which: SME	1,433	1,433	702		1,436	1,436	705	
	Exposures in default	1,787	699	802	1,086	1,725	642	725	1,065
	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	310	310	367		247	247	306		
Securitisation									
Other exposures	1,582	1,514	770		1,656	1,599	864		
<b>Standardised Total<sup>2</sup></b>				<b>1,280</b>				<b>1,252</b>	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
GERMANY	Central governments or central banks	2,353	2,353	2		1,857	1,857	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		208	208	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	530	582	114		399	278	75	
	Corporates	1,837	1,687	1,687		1,938	1,819	1,819	
	of which: SME	0	0	0		0	0	0	
	Retail	2,431	2,430	1,823		2,595	2,595	1,946	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,046	6,046	2,188		5,787	5,787	2,099	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	356	169	210	187	265	142	174	123
	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	26	26	26		2	2	5		
Securitisation									
Other exposures	313	257	114		671	623	476		
<b>Standardised Total<sup>2</sup></b>				<b>296</b>				<b>220</b>	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	110	109	0		310	308	0	
	Regional governments or local authorities	64	64	12		59	59	12	
	Public sector entities	60	60	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	918	898	231		721	690	145	
	Corporates	363	363	300		424	424	395	
	of which: SME	103	103	79		124	124	95	
	Retail	370	370	257		185	185	117	
	of which: SME	115	115	86		121	121	69	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	11	11	38	41	13	13	28
	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	178	166	148		186	175	156		
<b>Standardised Total<sup>2</sup></b>				<b>60</b>				<b>50</b>	

<sup>(1)</sup> 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).

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



2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banco Santander SA

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
Consolidated data	Central banks and central governments	1.806	0	3.219	845	0	1	2.706	0	1.839	484	0	0
	Institutions	53.580	2	40.065	9.123	0	21	49.135	0	33.066	8.053	0	15
	Corporates	264.681	15.971	198.241	110.793	2.021	9.650	256.375	14.665	194.094	111.686	1.615	8.506
	Corporates - Of Which: Specialised Lending	24.721	1.447	23.027	19.176	0	844	24.443	1.172	23.491	19.540	0	621
	Corporates - Of Which: SME	33.103	4.827	30.609	17.823	688	2.472	32.328	4.222	29.355	17.241	581	2.052
	Retail	365.662	9.637	354.747	76.130	819	4.383	341.391	8.566	330.582	72.662	671	4.127
	Retail - Secured on real estate property	298.113	7.990	295.160	47.636	632	2.587	273.386	7.119	270.538	44.378	507	2.626
	Retail - Secured on real estate property - Of Which: SME	2.508	599	2.496	864	94	262	2.442	564	2.414	794	74	218
	Retail - Secured on real estate property - Of Which: non-SME	295.605	7.392	292.664	46.772	548	2.325	270.945	6.555	268.124	43.584	434	2.409
	Retail - Qualifying Revolving	19.955	122	13.295	4.319	21	183	18.936	113	12.384	3.834	19	159
	Retail - Other Retail	47.594	1.525	46.293	24.175	166	1.613	49.069	1.333	47.660	24.450	144	1.242
	Retail - Other Retail - Of Which: SME	7.513	395	6.746	2.954	25	345	7.606	360	6.809	2.886	20	291
	Retail - Other Retail - Of Which: non-SME	40.081	1.131	39.547	21.220	141	1.268	41.463	973	40.851	21.564	124	1.051
	Equity	4.041	0	4.041	10.130	0	0	7.135	0	7.135	18.183	0	0
	Securitisation	6.875	0	6.875	1.156	0	10	6.905	0	6.905	1.121	0	3
Other non credit-obligation assets													
IRB Total				208.177						212.188			

<sup>(1)</sup> 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 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	169	17	0	0	0	0	0	0	0	
	Institutions	13.716	0	15.466	2.833	0	1	10.556	0	10.917	2.331	0	1
	Corporates	51.415	500	37.555	17.827	7	190	45.027	546	35.062	16.976	17	204
	Corporates - Of Which: Specialised Lending	10.306	185	9.719	8.117	0	83	9.462	150	9.385	7.806	0	6
	Corporates - Of Which: SME	3.420	61	3.317	2.078	0	19	3.317	63	3.189	2.009	0	33
	Retail	236.123	3.389	232.633	40.871	192	673	211.537	2.864	208.230	36.853	159	543
	Retail - Secured on real estate property	224.651	3.319	221.828	34.657	173	553	201.203	2.805	198.507	31.363	144	429
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	4	0	4	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	224.650	3.319	221.827	34.656	173	553	201.199	2.805	198.503	31.361	144	429
	Retail - Qualifying Revolving	8.489	45	7.822	2.936	11	50	7.641	36	7.030	2.579	9	47
	Retail - Other Retail	2.983	25	2.983	3.279	7	70	2.694	22	2.694	2.911	7	66
	Retail - Other Retail - Of Which: SME	8	0	8	3	0	0	7	0	7	2	0	0
	Retail - Other Retail - Of Which: non-SME	2.976	25	2.976	3.276	7	70	2.687	22	2.687	2.909	7	66
	Equity	16	0	16	16	0	0	134	0	134	315	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> 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 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
SPAIN	Central banks and central governments	1.694	0	2.489	690	0	1	2.444	0	1.834	483	0	0
	Institutions	29.495	1	14.417	3.430	0	5	26.756	0	10.836	2.755	0	3
	Corporates	118.939	13.437	90.843	51.903	1.798	7.230	117.754	11.869	87.819	53.040	1.451	5.798
	Corporates - Of Which: Specialised Lending	10.545	1.046	9.736	8.253	0	595	10.236	747	9.690	8.221	0	438
	Corporates - Of Which: SME	21.982	4.395	20.102	11.263	641	2.225	20.725	3.739	18.742	10.732	531	1.867
	Retail	82.042	4.672	75.702	17.060	453	2.154	81.557	4.403	75.130	17.147	374	2.580
	Retail - Secured on real estate property	58.651	4.102	58.522	9.794	393	1.590	57.443	3.829	57.292	9.528	309	2.003
	Retail - Secured on real estate property - Of Which: SME	2.488	598	2.476	863	84	262	2.438	564	2.410	792	74	218
	Retail - Secured on real estate property - Of Which: non-SME	56.162	3.504	56.046	8.931	309	1.328	55.005	3.265	54.882	8.736	236	1.785
	Retail - Qualifying Revolving	10.352	55	4.977	1.266	6	101	10.157	61	4.835	1.178	8	98
	Retail - Other Retail	13.039	515	12.203	6.000	53	463	13.957	513	13.003	6.441	57	480
	Retail - Other Retail - Of Which: SME	4.502	252	3.913	1.769	7	194	4.780	243	4.149	1.878	8	192
	Retail - Other Retail - Of Which: non-SME	8.537	264	8.290	4.231	46	269	9.177	270	8.853	4.563	49	288
	Equity	4.024	0	4.024	10.108	0	41	5.927	0	5.927	14.966	0	46
	Securitisation												
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> 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 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	257	0	0	0	0	
	Institutions	2.313	0	2.268	494	0	0	3.834	0	3.769	704	0	0
	Corporates	20.037	0	11.608	7.052	0	316	21.523	146	12.274	6.578	9	403
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	225	99	220	102	0	62
	Corporates - Of Which: SME	0	0	0	0	0	0	17	0	17	16	0	0
	Retail	0	0	0	0	0	0	32	0	31	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	23	0	23	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	23	0	23	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	6	0	6	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	6	0	6	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> 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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banco Santander SA

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BRAZIL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	23,445	415	19,156	10,548	53	847	24,068	621	19,994	11,670
	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-	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	916	0	916	2,558	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											

<sup>1</sup> 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 31/12/2015					As of 30/06/2016				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
MEXICO	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,448	0	2,192	817	0	12	2,327	0	1,840	690
	Corporates	15,274	443	14,800	8,427	18	373	14,158	327	13,159	7,674
	Corporates - Of Which: Specialised Lending	1,410	76	1,330	1,055	0	28	1,620	8	1,529	1,258
	Corporates - Of Which: SME	2,481	16	2,639	1,571	4	38	2,116	41	2,195	1,302
	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-	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	7	0	7	17	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											

<sup>1</sup> 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 31/12/2015					As of 30/06/2016				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,301	2	1,217	637	0	0	1,394	0	1,327	634
	Corporates	10,031	967	7,866	5,032	128	556	12,473	973	9,541	5,742
	Corporates - Of Which: Specialised Lending	1,186	141	1,091	866	0	131	1,362	167	1,225	973
	Corporates - Of Which: SME	3,055	302	2,364	1,480	37	133	3,956	354	3,020	1,735
	Retail	18,889	820	17,881	4,291	105	824	18,680	655	17,651	4,380
	Retail - Secured on real estate property	14,774	569	14,772	3,182	65	443	14,702	484	14,701	3,482
	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-	14,774	569	14,772	3,182	65	443	14,702	484	14,701	3,482
	Retail - Qualifying Revolving	1,110	21	494	117	3	31	1,133	16	516	77
	Retail - Other Retail	3,006	230	2,614	992	37	350	2,845	155	2,434	821
	Retail - Other Retail - Of Which: SME	1,034	85	915	394	16	119	968	67	821	306
	Retail - Other Retail - Of Which: non-SME	1,972	144	1,698	598	21	231	1,876	88	1,614	516
	Equity	0	0	0	0	0	114	0	114	246	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											

<sup>1</sup> 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 31/12/2015					As of 30/06/2016				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CHILE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3,447	70	3,021	1,282	11	226	3,667	65	2,953	1,314
	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-	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	36	0	36	81	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											

<sup>1</sup> 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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banco Santander SA

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
	(m€ EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	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-	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	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											

<sup>1</sup> 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 31/12/2015					As of 30/06/2016				
	(m€ EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	0	0	0	0	0	0
	Institutions	541	0	541	172	0	332	0	332	166	0
	Corporates	1,987	17	1,987	1,083	9	11	1,978	4	1,978	1,074
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,159	7	1,159	624	7	6	1,198	3	1,198	638
	Retail	18,431	560	18,431	9,119	25	541	18,819	459	18,819	9,262
	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-	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18,431	560	18,431	9,119	25	541	18,819	459	18,819	9,262
	Retail - Other Retail - Of Which: SME	9	0	9	4	0	10	0	10	4	0
	Retail - Other Retail - Of Which: non-SME	18,422	560	18,422	9,116	25	541	18,809	459	18,809	9,258
	Equity	0	0	0	0	0	0	0	0	0	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											

<sup>1</sup> 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 31/12/2015					As of 30/06/2016				
	(m€ EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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	43	0	336	51	0	5	0	5	1	0
	Institutions	2,368	0	2,591	293	0	3,749	0	3,859	703	0
	Corporates	11,992	81	6,688	4,672	2	72	11,246	83	6,969	4,905
	Corporates - Of Which: Specialised Lending	985	0	868	648	0	5	1,168	0	1,082	890
	Corporates - Of Which: SME	951	46	948	770	0	50	999	23	994	807
	Retail	4,846	149	4,811	2,337	37	112	5,073	134	5,033	2,411
	Retail - Secured on real estate property	11	0	11	1	0	11	1	11	1	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-	11	0	11	1	0	11	1	11	1	0
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0	0
	Retail - Other Retail	4,832	149	4,799	2,336	37	112	5,059	134	5,021	2,410
	Retail - Other Retail - Of Which: SME	1,855	57	1,835	731	2	31	1,833	51	1,814	693
	Retail - Other Retail - Of Which: non-SME	2,976	92	2,963	1,604	35	81	3,227	83	3,207	1,716
	Equity	2	0	2	6	0	0	0	0	0	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											

<sup>1</sup> 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).

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Banco Santander SA

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>132,511.8</b>	21,657.9	110,853.9	<b>30,392.6</b>	0.0	30,392.6	<b>3,752.7</b>	3,752.7	0.0	<b>74,544.9</b>	0.0	74,544.9	<b>19,868.7</b>	17,905.2	1,963.5	<b>3,952.9</b>	0.0	3,952.9
Austria	63.8	0.0	63.8															
Belgium	205.3	2.5	202.8															
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	0.9	0.9	0.0															
Estonia	0.0	0.0	0.0															
Finland	253.4	77.8	175.6															
France	803.3	68.3	734.9															
Germany	609.9	0.0	609.8															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	4,093.6	0.0	4,093.6															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	16.5	0.0	16.5															
Malta	0.0	0.0	0.0															
Netherlands	2,150.2	1,468.9	681.3															
Poland	4,899.4	39.1	4,860.2															
Portugal	10,253.5	1,071.1	9,182.4															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	51,278.1	13,915.7	37,362.4															
Sweden	32.0	5.8	26.2															
United Kingdom	6,785.0	140.7	6,644.3															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	34.1	34.1	0.0															
Switzerland	93.0	0.0	93.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	3,649.6	0.0	3,649.6															
U.S.	10,165.4	431.7	9,733.8															
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	36,608.2	3,892.1	32,716.1															
Africa	144.0	144.0	0.0															
Others	372.6	365.2	7.5															

**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, Dillibout, 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, Dominica, 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.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>(4)</sup> 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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Banco Santander SA

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>	Loans and Receivables <sup>4</sup>			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
<b>TOTAL - ALL COUNTRIES</b>	<b>150,047.2</b>	<b>34,481.7</b>	<b>115,565.5</b>	<b>35,165.8</b>	0.0	35,165.8	<b>6,001.5</b>	6,001.5	0.0	<b>73,447.9</b>	0.0	73,447.9	<b>30,909.8</b>	28,480.2	2,429.6	<b>4,522.3</b>	0.0	4,522.3
Austria	1.0	0.0	1.0															
Belgium	124.7	4.3	120.4															
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	0.8	0.8	0.0															
Estonia	0.0	0.0	0.0															
Finland	222.9	0.3	222.6															
France	638.8	67.1	571.7															
Germany	873.6	5.0	868.6															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	10.3	0.0	10.3															
Italy	3,501.3	0.1	3,501.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	1.3	0.0	1.3															
Malta	0.0	0.0	0.0															
Netherlands	2,350.9	2,261.4	89.5															
Poland	5,108.1	20.1	5,087.9															
Portugal	6,953.5	870.8	6,082.6															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	51,698.8	16,503.2	35,195.7															
Sweden	178.2	7.0	171.2															
United Kingdom	15,012.3	9,291.8	5,720.5															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	243.7	34.8	208.9															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	23.4	0.0	23.4															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	3,500.1	0.0	3,500.1															
U.S.	12,589.8	201.6	11,888.2															
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	46,491.0	4,198.1	42,292.9															
Africa	128.9	128.9	0.0															
Others	393.7	386.3	7.4															

**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.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>(4)</sup> 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

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banco Santander SA

	As of 31/12/2015							As of 30/06/2016						
	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 <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
				Of which: defaulted					Of which: defaulted					
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>122,684</b>	<b>0</b>	<b>218</b>	<b>218</b>	<b>237</b>	<b>134</b>	<b>65</b>	<b>119,220</b>	<b>0</b>	<b>620</b>	<b>620</b>	<b>96</b>	<b>333</b>	<b>43</b>
Central banks	4,943	0	0	0	0	0	0	2,931	0	0	0	0	0	0
General governments	80,461	0	0	0	0	0	0	80,400	0	0	0	0	0	0
Credit institutions	13,854	0	0	0	0	0	0	12,856	0	0	0	0	0	0
Other financial corporations	14,496	0	6	6	85	0	0	13,555	0	5	5	42	5	0
Non-financial corporations	8,929	0	212	212	152	134	65	9,478	0	614	614	55	327	43
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>970,231</b>	<b>10,442</b>	<b>36,934</b>	<b>36,934</b>	<b>9,456</b>	<b>17,470</b>	<b>18,639</b>	<b>959,074</b>	<b>10,070</b>	<b>35,950</b>	<b>35,950</b>	<b>8,694</b>	<b>17,381</b>	<b>17,583</b>
Central banks	73,936	0	0	0	0	0	0	72,319	0	0	0	0	0	0
General governments	21,721	1	159	159	32	32	5	34,828	4	111	111	324	23	7
Credit institutions	76,727	1	13	13	10	8	1	79,140	1	4	4	12	3	0
Other financial corporations	33,987	21	129	129	90	65	35	34,001	2	125	125	85	57	44
Non-financial corporations	268,673	1,389	19,674	19,674	3,070	10,625	9,224	256,202	1,416	19,204	19,204	1,983	10,510	8,742
of which: small and medium-sized enterprises at amortised cost	92,779	854	11,085	11,085	1,129	5,640	6,826	87,424	757	9,902	9,902	999	5,128	6,023
Households	495,186	9,030	16,959	16,959	6,253	6,740	9,374	482,584	8,647	16,506	16,506	6,290	6,789	8,789
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,092,915</b>	<b>10,442</b>	<b>37,152</b>	<b>37,152</b>	<b>9,692</b>	<b>17,603</b>	<b>18,705</b>	<b>1,078,294</b>	<b>10,070</b>	<b>36,570</b>	<b>36,570</b>	<b>8,790</b>	<b>17,714</b>	<b>17,626</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>262,170</b>		<b>968</b>	<b>968</b>	<b>219</b>	<b>399</b>	<b>46</b>	<b>268,360</b>		<b>1,092</b>	<b>1,092</b>	<b>234</b>	<b>382</b>	<b>41</b>

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Banco Santander SA

	As of 31/12/2015					As of 30/06/2016				
	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, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>96</b>	<b>96</b>	<b>17</b>	<b>17</b>	<b>65</b>	<b>56</b>	<b>56</b>	<b>10</b>	<b>10</b>	<b>43</b>
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	96	96	17	17	65	56	56	10	10	43
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>57,799</b>	<b>21,781</b>	<b>12,315</b>	<b>10,252</b>	<b>32,043</b>	<b>54,437</b>	<b>21,011</b>	<b>12,251</b>	<b>10,034</b>	<b>30,553</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	838	36	10	8	43	760	20	7	4	53
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	59	17	18	6	16	125	54	26	23	10
Non-financial corporations	23,967	13,827	7,986	7,377	9,941	22,404	13,238	7,741	7,136	10,062
of which: small and medium-sized enterprises at amortised cost	12,531	8,423	4,650	4,238	7,204	11,293	7,307	4,154	3,781	6,608
Households	32,935	7,901	4,300	2,862	22,044	31,149	7,699	4,476	2,871	20,428
<b>DEBT INSTRUMENTS other than HFT</b>	<b>57,895</b>	<b>21,877</b>	<b>12,333</b>	<b>10,270</b>	<b>32,109</b>	<b>54,494</b>	<b>21,067</b>	<b>12,261</b>	<b>10,044</b>	<b>30,596</b>
<b>Loan commitments given</b>	<b>365</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>290</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> 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□