

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

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	66,528	69,399	69,627	70,864	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,192	66,784	67,255	68,510	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	75,492	78,501	78,731	79,973	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	73,156	75,885	76,358	77,618	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	86,479	91,015	91,550	92,539	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	84,143	88,451	89,562	90,529	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	555,122	562,580	567,797	584,999	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	554,849	561,850	567,342	585,379	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.98%	12.34%	12.26%	12.11%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.57%	11.89%	11.85%	11.70%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.60%	13.95%	13.87%	13.67%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.18%	13.51%	13.46%	13.26%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.58%	16.18%	16.12%	15.82%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.16%	15.74%	15.79%	15.47%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,459,771	1,471,480	1,548,789	1,545,183	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.17%	5.33%	5.08%	5.18%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	75,492	78,501	78,731	79,973	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	72,932	75,510	76,044	77,307	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,459,771	1,471,480	1,548,789	1,545,183	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,459,771	1,471,480	1,548,789	1,543,833	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.3%	5.1%	5.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	5.1%	4.9%	5.0%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Banco Santander, S.A.

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	86,479	91,015	91,550	92,539	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net or deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	66,528	69,399	69,627	70,864	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including share premium and necown capital instruments)	60,679	60,557	56,523	56,523	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	56,302	56,089	60,501	61,518	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-34,600	-34,937	-34,972	-33,984	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-3,108	-3,187	-3,154	-3,271	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6,741	6,669	6,789	6,347	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,474	-1,000	-706	-655	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-16,692	-15,711	-15,682	-15,823	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,503	-627	-682	-481	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-202	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-420	-461	-622	-912	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	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	-224	-198	-179	-176	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010)	Articles 4(35), 36(1) point (b) (i) and 89 to 91 of CRR, Articles 38(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii), and 379(3) of CRR, Articles 36(1) point (b) (iii) and 157(5) of CRR, Articles 36(1) point (b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-100	-105	-83	-72	C 01.00 (r460,c010)	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	0	0	C 01.00 (r480,c010)	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	0	0	0	0	C 01.00 (r490,c010)	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	0	0	C 01.00 (r500,c010)	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 exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				-6	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	-411	-419	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,308	-411	-150	-150	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	2,336	2,615	2,373	2,354	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	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,336	2,615	2,373	2,354	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,963	9,102	9,103	9,109	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,740	8,727	8,789	8,797	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	224	375	314	312	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	75,492	78,501	78,731	79,973	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,987	12,514	12,819	12,567	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	11,155	12,832	13,051	12,634	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-25	26	383	319	C01.00 (r010,r010) + C 01.00 (r020,r010) + C 01.00 (r020,r010) + C 01.00 (r030,r010) + C 01.00 (r030,r010) + C 01.00 (r030,r010) + C 01.00 (r078,r010) + C 01.00 (r078,r010) + C 01.00 (r078,r010)	
	A.4.3	Tier 2 transitional adjustments	-143	-344	-615	-386	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	555,122	562,580	567,797	584,999	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	273	730	455	-381	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.98%	12.34%	12.26%	12.11%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.60%	13.95%	13.87%	13.67%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	15.58%	16.18%	16.12%	15.82%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	64,192	66,784	67,255	68,510	[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.4.3.0.00)	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.57%	11.89%	11.85%	11.70%	(D.1]/[B-B.1]	
,	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,336	2,615	2,373	2,354	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-51	-384	-344	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	273	730	455	-381	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re					1	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	IAc.		1
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
(unit con, way) Credit risk (excluding CCR and Securitisations) ¹	463,491	470,309	474,181	485,234	C 02.00 (4946, c310); -[C 07.00 (4950, c326, s001) + C 07.00 (110, c320, s001) + C 07.00 (113, c320, s001) + C 07.00 (113, c320, s001) + C 08.01 (494, c326, s002); -
Of which the standardised approach	253,895	259,362	263,365	269,625	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)}
Of which the foundation IRB (FIRB) approach	23,968	23,371	23,143	22,562	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IR8 (AIR8) approach	166,370	168,096	168,762	174,191	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	19,257	19,480	18,912	18,531	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	10,133	9,519	9,176	13,108	C 07.00 (r690, 2220, 5001) + C 07.00 (r110, 2220, 5001) + C 07.00 (r130, 2220, 5001) + C 08.01 (r640, 226), 5001) + C 08.01 (r650, 2260, 5001) + C 08.01 (r640, 2260, 5001) + C 08.01 (r640, 2260, 5002) + C 08.01 (r050, 2260, 5002) + C 08.01 (r050, 2260, 5002) + C 08.01 (r050, 2260, 5002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	694	720	940	1,818	C 02.00 (R640, c010)
Settlement risk	0	0	7	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	7,595	8,159	8,097	7,458	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	19,213	17,983	19,484	20,893	C 02.00 (R520, c010)
Of which the standardised approach	5,810	5,047	5,045	6,667	C 02.00 (R530, c010)
Of which IMA	13,403	12,936	14,439	14,226	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	95	112	14	19	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	53,973	55,865	55,885	56,461	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	53,973	55,865	55,885	56,461	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	24	24	25	25	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	555,122	562,580	567,797	584,999	

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

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L Banco Santander, S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	36,725	47,963	11,376	23,098
Of which debt securities income	3,853	4,972	1,269	2,580
Of which loans and advances income	30,996	40,445	9,395	19,095
Interest expenses	12,584	15,753	3,365	6,784
(Of which deposits expenses)	6.387	7,729	1,354	2,798
(Of which debt securities issued expenses)	4,160	5,163	1,129	2,259
(Expenses on share capital repayable on demand)	0	3,103	0	0
Dividend income	322	391	65	309
Net Fee and commission income	7,543	9,992	2,542	5,154
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	940	1,162	284	359
nec Gains or (-) losses on financial assets and liabilities held for trading, net	4,420	3,203	1,231	340
Gains or (*) losses on financial assets and liabilities at fair value through profit or loss, net	-18	-92	376	209
Gains or (-) losses from hedge accounting, net	120	51	-2	58
Exchange differences [gain or (-) loss], net	-3,693	-2,091	-1,258	-85
Extraingle United recitors (gain or (expenses) Net other operating income (expenses) Net other operating income (expenses)	365	581	214	481
TOTAL OPERATING INCOME, NET	34,139	45.407	11,464	23,139
(Administrative expenses)	13,743	18,401	4,456	9,037
(Cash contributions to resolution funds and deposit quarantee schemes)	673	1,006	152	607
(Depreciation)	2.107	2.820	686	1.386
Modification gains or (-) losses, net	-125	-139	1	1
(Provisions or (-) reversal of provisions)	1,023	2,388	961	1,484
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	24	49	-64	-50
(Other provisions)	999	2,338	1,024	1,534
Of which pending legal issues and tax litigation ¹	0	-858	0	0
Of which restructuring ¹	0	168	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9,463	12,326	2,073	3,828
(Financial assets at fair value through other comprehensive income)	7	17	29	20
(Financial assets at amortised cost)	9,456	12,309	2,044	3,808
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	10,240	10,353	128	121
(of which Goodwill)	10,101	10,100	0	0
Negative goodwill recognised in profit or loss	9	8	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	31	9	98	254
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-92	-133	-21	-35
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-3,287	-2,141	3,087	6,898
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-8,292	-7,708	1,958	4,440
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-8,292	-7,708	1,958	4,440
Of which attributable to owners of the parent	-9,048	-8,771	1,608	3,675

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Total Assets: fair value and impairment distribution

(min EUR)	(min EUR) As of 30/09/2020					As of 31	/12/2020			As of 31/	03/2021			As of 30	06/2021		
		Fa	air value hierar	thy		Fa	ir value hierar	thy		Fa	ir value hierar	chy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	148,328				153,907				193,126				183,224				IAS 1.54 (i)
Financial assets held for trading	117,659	41,455	75,461	743	114,923	46,377	67,806	739	109,631	50,267	58,790	575	102,784	46,807	55,366	611	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,049	171	1,935	943	3,120	174	1,996	951	3,194	275	1,477	1,443	3,146	300	1,361	1,486	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	60,124	16	59,736	372	46,182	21	45,801	360	54,272	0	54,120	152	54,134	0	53,981	153	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	102,556	74,868	21,576	6,113	106,584	77,383	22,989	6,213	99,977	70,602	22,795	6,581	100,197	72,200	22,022	5,975	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	954,406				962,153				985,325				1,007,504				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	10,866	0	10,866	0	8,325	0	8,325	0	6,226	0	6,225	0	5,433	1	5,432	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,155				1,980				1,581				1,434				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	98,167				94,611				94,141				96,209				
TOTAL ASSETS	1,497,309				1,491,784				1,547,474				1,554,065				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carry	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	90,643	7	6	-8	0	-4	94,509	6	6	-8	0	-4	88,083	2	6	-9	0	-4	88,354	1	6	-7	0	-5	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	8,800	46	0	-6	-4	0	9,271	0	44	-13	0	-11	9,112	0	45	-14	0	-37	8,130	28	95	-6	-1	-41	Annex V.Part 1.32, 44(a)
Financial assets at		26,749	83	417	-15	-2	-243	25,620	66	395	-17	-2	-253	25,940	97	402	-14	-3	-248	28,499	118	435	-18	-3	-267	Annex V.Part 1.31, 44(b)
amortised cost		865,205	54,700	30,624	-4,619	-5,069	-13,423	862,665	66,082	31,505	-4,379	-5,688	-13,842	882,660	67,808	32,379	-4,357	-5,514	-13,826	902,383	67,350	31,684	-4,281	-5,569	-13,408	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Banco Santander, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	88,132	81,174	71,313	69,011	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	38,343	27,868	50,693	35,238	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,242,676	1,252,912	1,295,488	1,315,842	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	6,140	6,912	6,663	6,585	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	265	286	395	427	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10,112	10,849	10,879	10,399	IAS 37.10; IAS 1.54(I)
Tax liabilities	8,517	8,148	7,916	9,039	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,841	12,335	11,461	11,798	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,406,026	1,400,484	1,454,809	1,458,340	IAS 1.9(b);IG 6
TOTAL EQUITY	91,283	91,300	92,665	95,724	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,497,309	1,491,784	1,547,474	1,554,065	IAS 1.IG6

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



Breakdown of liabilities

Banco Santander, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		79,189	71,388	62,619	59,055	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	382	292	424	393	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit pusituits	Debt securities	14,702	16,406	14,933	16,149	Annex V.Part 1.31
	Central banks	110,438	115,294	129,225	128,136	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	8	10	3	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	36,185	36,708	35,903	39,322	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	31,032	31,981	31,128	34,502	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	73,436	69,058	75,688	65,289	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	7,402	5,347	6,884	6,924	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	97,500	85,674	103,685	92,786	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	35,757	34,313	38,070	37,192	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	223,216	227,957	228,117	241,188	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	157,330	161,574	164,397	170,306	ECB/2013/33 Annex 2.Part 2.9.1
	Households	467,806	481,399	498,346	504,388	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	399,313	417,180	435,772	445,073	Annex V.Part 1.42(f), 44(c)
Debt securities issued		247,366	238,236	248,084	246,216	Annex V.Part 1.37, Part 2.98
Of which: Suboro	linated Debt securities issued	20,265	21,691	21,908	23,411	Annex V.Part 1.37
Other financial liabilities		25,072	26,455	27,132	33,754	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		1,375,291	1,368,866	1,424,157	1,426,677	



2021 EU-wide Transparency Exercise Market Risk

	SA						M									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	INCREN DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	2.201	1.789	263	65	614	144							234	63	604	131						1
Of which: General risk	1,637	1,416	183	46	388	92							173	48	348	71						1
Of which: Specific risk	543	330	80	19	226	52							61	15	256	59						1
Equities	421	387	53	18	94	24							45	10	107	25						1
Of which: General risk	201	101	53	18	94	24							45	10	107	25						1
Of which: Specific risk	197	264	0	0	0	0								0		0						1
Foreign exchange risk	2,835 349	2,521	154	38	245	60							122	17	195	25						1
Commodities risk	5,807	330	0	68	U	400	224	90		0		40.400	0	50	E 40	101	224	103	0		0	12,936
Total	5,807	5,047	267	68	570	133	236	90	0		0	13,403	252	50	549	104	234	103		0	U	12,936
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	/2021					
Traded Debt Instruments	1,705	1,864	301	108	701	209							342	175	703	236						
Of which: General risk	1,381	1,589	229	76	379	114							242	116	391	133						1
Of which: Specific risk	294	248	72	32	322	94							100	59	311	102						1
Equities	327	442	74	41	160	72							07		216	01						
Of which: General risk	150	201	74	41	160	72							97	65	216	91						1
	160	201	/ 7	0	0	,2							I "	000	0	0						
					U	0								1		1						4
Of which: Specific risk		3.552	98	50	161	81							116		175	82						
	2,503 509	3,552 809	98 0	50	161 0	81 0							116	69	175	82 0						

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



EBA LANDER 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach							
			As of 30)	/09/2020		As of 31/12/2020							
	(min EUR. %)	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				
	Central governments or central banks	253.399	289.632	25,890		277,736	309,849	26,307					
	Regional governments or local authorities	5,188	4,505			6.688	14.283	215					
	Public sector entities	10,421	10,208	372		2,060	1,601	389					
	Multilateral Development Banks	1,936	4,866	0		1,818	4,672	0					
	International Organisations	22	22	0		9	9	0					
	Institutions	44,022	32,266	5,820		39,584	29,720	5,202					
	Corporates	80,875	47,692	44,111		87,357	51,751	48,299					
	of which: SME	14,016	9,585			19,511	13,469	10,994					
	Retail	218,966	132,999			214,969	133,014	94,860					
Consolidated data	of which: SME	38,354	25,029			39,244	24,336	14,089					
Joi i Solidatea data	Secured by mortgages on immovable property	96,230	85,716			94,749	84,745						
	of which: SME	18,521	17,820			19,490	18,149	6,501					
	Exposures in default	12,448	5,608		6,687	13,062	6,281	6,550	6,6				
	Items associated with particularly high risk	1,359	1,143			1,502	1,299	1,948					
	Covered bonds	1,759 437	1,759			1,674 285	1,674	167 79					
	Claims on institutions and comorates with a ST credit assessment	1,631	224			285 1,521	222	79 286					
	Collective investments undertakinos (CIU) Equity	1,631	272			1,521	222	286					
	Other exposures	78,666	69.281			87.554	75.484	44.848					
	Standardised Total ²	807.631	686,274	256.058	14.825	830.850	714.983	261.557	14.99				

					Standardise	d Approach				
			As of 30)	09/2020		As of 31/12/2020				
	(min EUR, %)	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	
	Central governments or central banks	86,331	111,710	11,740		84,467	106,864			
	Regional governments or local authorities	3,877	3,876	77		4,282	12,342	70		
	Public sector entities	0	44	0		0	34	0		
	Multilateral Development Banks	9	498	0		0	498	0		
	International Organisations Institutions	11.697	11.685	899		11,553	11.537	878		
	Institutions Corporates	8,654	4.097	3,511		8,987	4,660	4.482		
	of which: SME	1,387	1,003	913		1.313	953			
	Retail	12,123	5,889	4.282		11.223	5.141	3,700		
SPAIN	of which: SME	851	767	441		924	878	504		
SPAIN	Secured by mortoages on immovable property	6,377	6,345	2,372		6,249	6,210	2,314		
	of which: SME	5	4	2		77	76	23		
	Exposures in default	1,749	1,293	1,299	455	1,895	1,557	1,558	338	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	.0	15		0		20		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	15	15 54	91		20	20	20		
	Collective investments undertakings (CIU) Faulty	31	34	91		32	32			
	Other exposures	33.923	22,547	17.747		39.486	25.519	18.433		
	Standardised Total ²	30,100		27.11	1.020	31,101		30,00	894	

		exposures, but includes gener		INTERPORTO EXCUDERS DIGMETOR SAN	cursination extinures, accition	nal Valuation applicaments (Albest	I and other own lunes reduct	DITE REMARKS SO STAFF	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mn EUK, %) Central governments or central banks	45,334	46,877	55		50,868	54,292	251	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,750	1,750	0		1,530	1,530	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,017	1,871	268		1,908	1,782		
	Corporates	9,183 2.110	6,265 1,791	5,958 1,536		13,280 2,032	6,775 1,738	6,474 1.487	
	of which: SME Retail	2,110	1,791	1,536 6,190		20,957	1,738	1,487	
	of which: SME	1.267	1,039	6,190		1,197	1.006	9,330	
UNITED KINGDOM	Secured by mortgages on immovable property	916	897	469		925	906		
	of which: SME	501	485	277		481	466	266	
	Exposures in default	412	105	123	307	347	183	204	164
	Items associated with particularly high risk	191	110	165		193	110	164	
	Covered bonds	1,631	1,631	163		1,579	1,579	158	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	2		1	1	2	
	Equity	0	0	0		0	0	0	
	Other exposures .	7,021	7,007	3,707		7,509	7,483	3,958	
	Standardised Total ²				681				670

					Standardise	d Approach				
			As of 30/	09/2020			As of 31	/12/2020		
	(min EUR. %)	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	
	Central governments or central banks	12,529 13,639 3 22,870 23,896 (
	Regional governments or local authorities	257	51	o o		15	14	3		
	Public sector entities	9,838	9,836	199		1,468	1,271	177		
	Multilateral Development Banks	0	0	0		0	384	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	9,917	8,322	1,622		8,815	7,499	1,432		
	Corporates	17,923	9,390	8,902		18,152	10,033	9,229		
	of which: SME	817	274	213		3,923	2,067	1,681		
	Retail	49,369	38,656	28,510		48,577	37,381	27,575		
UNITED STATES	of which: SME	4,149	2,712	1,552		4,192	2,580	1,483		
ONLIED STATES	Secured by mortgages on immovable property	32,167	23,154	9,226		27,733	20,446	7,681		
	of which: SME	5,080	5,066	1,700		4,998	4,850	1,549		
	Exposures in default	1,401	387	410	1,015	1,586	608	642	956	
	Items associated with particularly high risk	174	119	178		179	131	197		
	Covered bonds	0		0		0		0		
	Claims on institutions and corporates with a ST credit assessment		0 2	4		2	1			
	Collective investments undertakings (CIU)	2	2	,		2	2			
	Equity Other exposures	11,788	11.917	9,079		12.915	13.057	9.031		
	Other exposures Standardised Total ²	11,700	11,917	9,079	4,426	12,713	13,037	9,031	4,367	

		⁽²⁾ Total value adjustments and exposures, but includes gener		nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduct	ons related to the	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central povernments or central banks	33,353	35.005	9,004		36.427	35.308	8.947	
	Regional governments or local authorities	269	269	75		186	181	98	
	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	6,610	4,415	1,659		5,829	4,305	1,428	
	Corporates	6,345	4,990	4,516		6,533	5,186	4,739	
	of which: SME	2,037	1,746	1,368		1,883	1,639	1,299	
	Retail	45,724	26,019	18,350		46,373	28,018	19,876	
BRAZIL	of which: SME	9,611	5,358	3,065		9,232	5,051	2,889	
DIOLEIC	Secured by mortoages on immovable property	8,122	8,031	2,951		8,970	8,834	3,204	
	of which: SME	1,157	1,083	396		1,337	1,305	469	
	Exposures in default	2,968	1,053	1,121	1,914	3,020	996	1,048	2,021
	Items associated with particularly high risk	108	96	144		117	109	164	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU) Faulty	1	1	1		1	1	1	
	Control Contro	10.518	11.623	3.831		11.930	12.941	4.412	
	Other exposures Standardised Total ²	10,510	11,023	3,031	3,575	11,730	12,791	9,912	3.732
	Standardised Local:	(1) Oxiniani menorum mellen Eu-							3,732



MEXICO

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Santander, S.A.

	Control Control Page 1											
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
	(min EUR. %)	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			
CHILE	Central overmentar or central basis of Sectional overmentar or local authorities sectional overmentar or local authorities studiations of the contract of the contract formations or local formations or local formations or local formations or local statal of which: 35% Secured by mortisance on immovable amount recovering the contract or local formations or local formations of the contract formation or local formation or local fo	7,333 44 7,333 40 0 0 5,866 9977 16,338 5,833 20,344 7,124 1,708 0 0 0 0 2,744	9,314 14 14 14 20 0 0 0 599 4,341 733 6,436 3,363 20,346 7,0079 965 679 0 0 0 0 2,735	7499 3 3 3 16 16 16 16 16 16 16 16 16 16 16 16 16	688	10,407 14 14 14 16 16 16 16 16 16 16 16 16 16 16 16 16	12,637 14 55 0 0 1522 5,375 2,769 6,471 2,924 20,489 7,360 817 0 0 0	7223 3 3 5 5 0 0 4 4,789 2,196 4,301 1,687 7,334 2,497 1,099 1,225 0 0 0 0				
	Other exposures Standardised Total ²	2,741	2,736	1,190	1,073	2,323	2,310	1,454	1,088			
		(1) Original exposure, unlike Ex	posure value, is reported before	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effect	s).				

	value adjustments and			arty excludes thes	e for securistisation	n exposures	additional	valuation i	adjustments i	(AWAs) as	10
exposu	res, but includes gener	al credit risk ad	liustments.								

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	6,293 29 33 0	6,988 29 21 0	47 2 0 0		6,539 1,460 15 102	7,196 1,460 12 102	48 2 0	
	International Organisations Institutions Corporates of which: SME	0 415 5,296 578	0 415 4,743 564	0 93 4,627 448		0 410 5,502 706	0 402 4,884 690	0 97 4,748 554	
GERMANY	Retail of which: SME Secured by mortoaces on immovable procerty of which: SME	11,189 2,218 232 10	8,224 2,116 231 9	5,790 1,209 82 4		11,302 2,328 306	8,152 2,224 305 5	5,717 1,271 119 2	
	Exosures in default Items associated with particularly high risk Covered bonds Calims on institutions and corporates with a ST credit assessment	160 15 0	82 15 0	98 23 0	77	141 15 0	69 15 0	81 23 0	72
	Collective investments undertakinos (CTU) Eouitv Other exposures	0 0 2,377	0 0 2,395	0 0 2,231		0 0 2,273	0 0 2,300	0 0 2,134	
	Standardised Total ²				155				153

To Casival encourse, within Emparts value is recorded before lattice the account any effect due to coast connects of their are created that includes the account any effect due to coast coasts.

To got with an activament and provisions are country of counterser's excludes these for excurring values and provisions of the adjustment of countersers of their adjustment coasts. additional valuation adjustments (ARAI) and other own funds reductions related to the exposures, the facilities are coasts and distinguish valuation adjustments (ARAI) and other own funds reductions related to the exposures, the facilities of coasts for their adjustments.

					Standardise	d Approach			
			As of 30/	09/2020			As of 31/	12/2020	
	frois FUR 96.0	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
	Central governments or central banks	12,971 521	14,999	332 13		12,079 497	14,168	11 12	
	Regional governments or local authorities Public sector entities	338	68 51	13		497 357	60	12	
	Public Sector entities Multilateral Development Banks	330	31	37		337	98	30	
	International Organisations	ů		ů		0	20	n n	
	Institutions	315	189	59		465	189	59	
	Corporates	2,165	937	850		2,410	1,282	1,210	
	of which: SME	1,072	293	227		873	182	142	
	Retail	2,501	1,096	713		2,359	1,061	692	
PORTUGAL	of which: SME	1,571	610	349		1,436	578	330	
FORTUGAL	Secured by mortoaces on immovable property	3,780	3,734	1,334		3,722	3,679	1,323	
	of which: SME	866	832	281		814	782	262	
	Exposures in default	725 153	284 100	310 150	391	651 147	258 94	282 141	343
	Items associated with particularly high risk Covered bonds	133	100	130		147	24	141	
	Claims on institutions and corporates with a ST credit assessment	1				0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	158	158	185		157	157	182	
	Equity	1.0	130	0		1.0	137		
	Other exposures	1.613	1.627	1,234		1.774	1.748	1.266	
	Standardised Total ²				516				473

(Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenien factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of counterparty excluses those for securistration encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

	exposures, but includes gener		REPORTS EXCELLERS EFFORE FOR SAF	CHARLEST EXCELLER. BOOKS	a vacasor asterioris servi	and done own idinariedata	COLUMN TERRORIS COLUMN				
				Standardise	d Approach						
		As of 30/	09/2020			As of 31,	/12/2020				
	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			
(min EUR. %) Central governments or central banks	19.068	14.612	2.097		22.100	15.771	2.038				
Central governments or central banks Regional governments or local authorities	19,068	19,612	2,097		22,100	15,7/1	2,038				
Regional governments or local authorities Public sector entities	o o										
Multilateral Development Banks	ŏ										
International Organisations	ů	0	0		0	0					
Institutions	2,714	483	195		1.929	460	192				
Corporates	3.835	912	774		3,529	783					
of which: SME	248	167	132		278	166	128				
Retail	9,983	5,119	3,631		10,497	5,309					
of which: SME	2,247	1,196	692		2,440	1,199	693				
Secured by mortgages on immovable property	6,209	5,881	2,095		6,965	6,643	2,348				
of which: SME	696	669	245		838	808					
Exposures in default	334	210	210	117	658	304	317	328			
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	66	65	40		49	49	33				
Collective investments undertakings (CIU)	1,416 9 9 9										
Equity	0	0	0		0	0	0				
Other exposures	3,703	3,703	1,093		4,043	4,042	1,704				
Standardised Total ²				742				925			

Opinial excours, unlike Excours value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(I) Total value actualments and previously one country of countenantly excludes those for securification excounts, additional valuation advantages challenged and advantages (ANA) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 30)	09/2020			As of 31	/12/2020					
		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				
	(min EUR. %)	11.05 14.41 897 12.349 15.049 983											
	Central governments or central banks Regional governments or local authorities	11,086	19,911	897		12,349	16,069	983					
	Regional governments or local authorities Public sector entities	30	30	i :		31	33	, , , , , , , , , , , , , , , , , , ,					
	Multilateral Development Banks		800				774	,					
	International Organisations	ů	000	o o		0	,,,,	ı o					
	Institutions	2,266	253	77		2.174	323	107					
	Corporates	9,873	4,328	4,062		9,883	4,296	4,082					
	of which: SME	1.486	932	759		1.480	953	753					
	Retail	11,194	8,242	5,716		11,017	7,987	5,525					
POLAND	of which: SME	4,345	2,769	1,611		4,428	2,733	1,585					
POLAND	Secured by mortgages on immovable property	16,740	15,868	6,614		16,704	15,743	6,587					
	of which: SME	2,726	2,241	1,006		2,710	2,149	957					
	Exposures in default	1,883	771	857	1,087	1,923	790	872	1,10				
	Items associated with particularly high risk	22	16	23		21	14	21					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0					
	Collective investments undertakinos (CIU)												
	Equity	209 1,398	209 1.609	209 643		221 1.476	221 1.739	221 651					
	Other exposures	1,398	1,609	643	1,390	1,476	1,/39	651	1.41				
	Standardised Total ²				1,390				1,4				

		exposures, but includes gene	reposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30/	09/2020		As of 31/12/2020						
		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			
FRANCE	Control commencing to control and ARC No.	2,378 53 0 0 0 1,137 730 199 722 332 4 4 2 2 77 70 0 0 0 0 0 1,137 199 199 199 199 199 199 199 19	4,311 53 0 0 0 1,127 574 187 869 339 2 2 18 0 0 0	3 11 0 0 2455 316 1455 155 151 1 1 180 0 0 0 0 0	54	1,870 57 0 0 913 943 947 4 4 4 4 4 6 0 0 0	4,113 577 0 0 0 914 666 204 727 345 3 3 3 19 0 0 0	9 11 0 0 0 19 390 21 1 1 1 1 1 1 1 0 0 0 0 0 1 1 2 1 1 1 1				
	Other exposures Standardised Total ²	431	419	317	74	376	366	274	48			



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Santander, S.A.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30/	06/2021	
		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %) Central governments or central banks	308.635	347.426	29.206		296.856	340,602	30.749	
	Regional governments or central banks Regional governments or local authorities	4,394	12,469			2,023	13,732	259	1
	Public sector entities	3,009	2.716			3,114	2.818	349	1
	Multilateral Development Banks	2.834	4,938			2,975	5,879	0	
	International Organisations	18	18	0		24	24	0	
	Institutions	41,255	33,700	5,660		28,219	23,645	5,423	
	Corporates	88,992	51,050			86,412	51,075	47,567	
	of which: SME	19,093	12,980			18,505	12,357	10,044	
	Retail	213,514	130,248			222,808	138,180	98,600	
Consolidated data	of which: SME	41,222	25,349			42,409	26,490	15,428	
corisonaatea aata	Secured by mortgages on immovable property	98,319	87,181			98,126	87,360	32,676	
	of which: SME	24,317 16,645	22,260 9.186		7.165	25,745 17.664	23,759 9.906	8,488 11.377	
	Exposures in default				7,165		9,906		7,40
	Items associated with particularly high risk Covered honds	1,622 1.672	1,298 1,672			1,501 1,620	1,194	1,791 162	1
	Claims on institutions and comprates with a ST credit assessment	1,072	96			1,020	1,620	71	
	Collective investments undertakings (CIU)	1.352	228			235	235	300	
	Equity	390	390			375	375	375	
	Other exposures	89,305	77,325			89,764	76,560	42,777	
	Standardised Total ²	872,036	759,942	265,623	14,834	851,842	753,331	272,477	15,21

					Standardise	d Approach								
			As of 31,	03/2021		As of 30/06/2021								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(min EUR, %) Central governments or central banks	114,034	135.474	12,327		97.497	119.446	11,753						
	Central governments or central banks Regional governments or local authorities	2,736	11,218	23		514	12,621	11,/33						
	Public sector entities	660	477	10		430	243							
	Multilateral Development Banks	404	893	0		751	1,243	ı o						
	International Organisations	0	0	ō			0	ō						
	Institutions	12,325	12,313	915		2,970	2,740	718						
	Corporates	10,861	4,768	4,149		6,552	3,604	3,432						
	of which: SME	1,578	1,158	1,058		1,158	854	789						
	Retail	11,046	5,089	3,708		11,137	4,995	3,634						
SPAIN	of which: SME	750	660	388		792	725	459						
SI ALIV	Secured by mortgages on immovable property	6,504	6,464	2,404		6,595	6,557	2,432						
	of which: SME	76	75	23		79	78	24						
	Exposures in default	1,808	1,319	1,335	488	1,756	1,317	1,332	438					
	Items associated with particularly high risk	2	2	3		7	7	10						
	Covered bonds Claims on institutions and corporates with a ST credit assessment													
	Collective investments undertakings (CIU)	59	11	102		75	76	69						
	Equity			102		,,	,0	0,0						
	Other exposures	39.009	24.931	17.854		36.935	22.619	15.744						
	Standardised Total ²	3,,003	21,331	17,034	1.128	30,733	22,017	23,744	1.081					
	Standardiska fotali	(1) Original conseque unlike S							1,002					

		exposures, but includes gene									
					Standardise	d Approach					
			As of 31;	03/2021			As of 30	06/2021			
	(mh EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	50.728	56.098	312		48,905	54,201	202			
	Regional governments or central banks	30,728	30,030	312		40,505	54,201	202			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	1,487	1,487	0		1.428	1,428				
	International Organisations	1,400	1,407	0		1,120	1,420	0			
	Institutions	2,370	2,185	292		3.014	2,848	330			
	Comporates	14,266	7,395	6,984		14.102	7.291	6.888			
	of which: SME	2,095	1,813	1,523		2,055	1,747				
	Retail	21,998	8,800	6,449		22,200	9,070	6,668			
UNITED KINGDOM	of which: SME	1,117	949	567		1,238	930	569			
UNITED KINGDOM	Secured by mortgages on immovable property	952	934	479		1,004	994	497			
		483	470	268		458	451	258			
	Exposures in default	450	277	314	173	446	288	337			
	Items associated with particularly high risk	182	103	154		59	36	53			
	Covered bonds	1,576	1,576	158		1,551	1,551	155			
	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										
	Other exposures	8,552	8,441	4,080		7,731	7,622	4,241			
	Standardised Total ²				766				712		

		enpoures, but includes general gredt risk adustments. Standardised Approach												
					Standardise	d Approach								
			As of 31,	03/2021			As of 30	06/2021						
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²					
	(min EUR. %) Central governments or central banks	23,325	24,616			29,376	30,140	373						
	Regional governments or central banks Regional governments or local authorities	23,325	24,010	2		29,370	30,140	3/3						
	Public sector entities	1,504	1,504	186		1,403	1,398	171						
	Multilateral Development Banks	102	102	0		106	141							
	International Organisations	0	0	ō		0	0	o o						
	Institutions	9,604	8,377	1,636		8,810	7,743	1,480						
	Corporates	18,671	10,094	9,328		19,218	9,850	9,203						
	of which: SME	3,841	1,895	1,546		3,221	1,292	1,054						
	Retail	45,202	36,404	26,837		47,632	38,607	28,496						
UNITED STATES	of which: SME	4,322	2,607	1,498		4,109	2,583	1,486						
UNTILD STATES	Secured by mortoages on immovable property	28,263	20,668	7,716		27,303	20,038	7,407						
	of which: SME	4,844	4,672	1,483		6,027	5,905	1,812						
	Exposures in default	3,274	2,006	2,249	1,195	3,065	1,885	2,216	1,1					
	Items associated with particularly high risk	151	113	170		117	92	137						
	Covered bonds	0	0	0		9	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	1	0		0	1							
	Collective investments undertakings (CIU)	4		4		3	3	3						
	Equity	13.768	13.965	9.521		13.286	13.467	8,940						
	Other exposures	13,768	13,965	9,521	2010		13,467	8,940	3.6					

3,918

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 31,	03/2021			As of 30	/06/2021					
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	33,181	33,564	8,971		36,969	37,559	10,696					
	Regional governments or local authorities	173	169	169		155	147	147					
	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	7,371	5,825	1,578		5,045	4,155						
	Corporates	5,718	5,085	4,716		9,909	7,699	7,031					
	of which: SME	1,917	1,678	1,315		2,332	2,152	1,712					
	Retail	47,436	26,372	18,586		52,959	30,044	21,305					
BRAZIL	of which: SME	10,814	5,966	3,411		11,644	6,386	3,650					
DRAZIL	Secured by mortgages on immovable property	8,783	8,661	3,016		9,909	9,837	3,423					
	of which: SME	2,002	1,898	640		1,959	1,905	633					
	Exposures in default	3,988	1,931	2,293	2,056	5,389	2,944	3,760	2,441				
	Items associated with particularly high risk	247	103	155		296	117	175					
	Covered bonds	0	0	0		9	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		9	0	0					
	Collective investments undertakings (CIU)	1	1	1				0					
	Eaulty	12.079	0 13.190	3.981		0 14.877	0 15.474	4,857					
	Other exposures	12,079	13,190	3,981	3,709	14,877	15,474	4,857	4.305				
	Standardised Total ²				3,709				4,305				



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Santander, S.A.

Standsrdised Approach	
As of 31/03/2021 As of 30/06/2021	
Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Criginal Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions*	Value adjustments and provisions ²
Central overments or extral hanks 11,356 13,855 3,314 13,746 15,600 Resistant overments or local authorities 34 7 13 13 13,600 14 7 15 15 15 15 15 15 15	3,668 6 4
Multilatural Development Banks 0 18 0 0 352 International Organizations 0	0 0 4 3,895
of winds: SNE 2,007 2,031 1,022 2,300 2,225 8,001 1,501 6,331 1,501 1,500 6,332	1,775 4,371 1.596
CHILE Secured by mortanese on immovable property 25,000 23,011 8,905 24,211 22,290 cf which: SPE 10,000 8,974 3,274 9,977 8,881 Exeques in default: 1,999 1,211 1,295 750 1,590 1,197	8,248 3,163 1,202 726
Temes associated with particularly high risk 955 850 1,775 962 94G	1,267 0 0
Colorchie investments undertakinos (CIU)	0 1,413 1,188
Standardsed Total* (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit commonlin factors or credit risk miscation techniques (e.e., substitution effects).	1,188

					Standardis	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	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
	Central governments or central banks	10,337	10,774	53		9,266	9,702	57	
	Regional governments or local authorities	738	738	2		682	681	2	
	Public sector entities	15	13	0		506	506	0	
	Multilateral Development Banks	158	158	0		0	0	0	
	International Organisations Institutions	295	287	73		1,239	1,237	109	
	Corporates	5,664	5,041	4,914		5,833	4.612	4.483	
	of which: SME	677	654	526		700	664	535	
	Retail	11,409	8,251	5,797		11,429	8,683	6,152	
	of which: SME	2,314	2,191	1,252		2,728	2,513	1,524	
GERMANY	Secured by mortgages on immovable property	283	282	103		198	186	76	
	of which: SME	5	4	1		125	123	45	
	Exposures in default	188	119	159	68	190	126	175	55
	Items associated with particularly high risk	15	15	23		7	7	11	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	3	1		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0					
	Other exposures	2,354	2,396	2,209		2,222	2,264	2,086	
	Standardised Total ²				137				105

		exposures, but includes owner			Standardise	d Approach			
			As of 31/	03/2021			As of 30,	/06/2021	
	finis FIRE %).	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
PORTUGAL	Control consuments or control basis. Polific control control control control Multilated Development Basis Multilated Development Basis Multilated Development Basis General Control General C	12,094 422 467 0 0 156 2,122 887 2,407 1,509 6,28 1461 0 0 0 156	13,884 556 527 98 98 150 150 1,145 745 663 247 91 0 0 0	1722 111 128 128 0 0 0 46 859 126 1,205 1922 270 1377 0 0 0 182	323	13,296 454 454 450 0 0 165 1,447 735 2,061 1,328 3,152 654 669 119 0 0 0 156	14,937 661 956 958 188 388 955 573 3,113 5949 67 0 0 0	144 122 13 16 16 15 133 27 144 144 144 144 144 144 144 144 144 14	326
	Other exposures Standardised Total ²	1,552	1,524	1,155	477	1,448	1,405	1,069	471

		proseures, but includes ceneral credit risk adjustments.												
					Standardise	d Approach								
			As of 31/	03/2021			As of 30/	06/2021						
	(min EUR. %)	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
MEXICO	Central occurrences or central states Authorized occurrences or local attentions Multitated Development Banks Multitated Development Multita	19,528 0 0 0 3,064 3,756 3,777 10,504 2,036 9,19 0 0 46 6 1,133	15,124 0 0 0 0 447,7 762, 1888 5,343 1,720 6,738 1,952 543 0 0 466 9	1,882 0 0 0 0 154 635 145 3,702 2,852 550 551 0 0 233 9	338	14,232 0 0 0 0 0 0 3 1,441 3,185 7,736 2,009 933 0 0 0 25	15,702 0 0 0 0 612 794 203 3,598 1,739 7,076 1,988 547 0 0 0 255	1,816 0 0 0 199 660 155 3,869 988 2,366 566 552 0 0						
	Equity Other exposures Standardised Total ²	3,859	3,859	1,652	811	4,313	4,312	1,843	766					

			d provisions per country of co		ecuristisation exposures, additio				
					Standardise	d Approach			
			As of 31	/03/2021			As of 30;	06/2021	
	(mh Fig. %).	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
	Central governments or central banks	13,416	17,514	932		12,540	16,967	948	
	Regional governments or local authorities	58	36	. 7		67	37	7	
	Public sector entities	32	11	6		32	10	5	
	Multilateral Development Banks	0	759	0		0	779	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,274	438	127		2,284	294	67	
	Corporates	10,625	4,150	3,914		10,591	4,098	3,819	
	of which: SME	1,799	1,109	877		2,193	1,319	1,047	
	Retail	10,620	7,780	5,359		11,197	8,183	5,634	
POLAND	of which: SME	4,229	2,702			4,501	2,827	1,617	
TODAND	Secured by mortgages on immovable property	16,604	15,631			16,899	15,813	6,370	
	of which: SME	3,813	3,222	1,424		4,405	3,710	1,618	
	Exposures in default	1,958	785	870	1,147	1,923	738	817	1,164
	Items associated with particularly high risk	20	13	20		28	19	28	
ĺ	Covered bonds	0	0	0		0	0	0	
ĺ	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	
ĺ	Equity	322	322	322		294	294	294	
ĺ	Other exposures	1,724	2,018	659		1,373	1,821	676	
					1.420				

(1) Original exposure, untille Exposure value, in reported before taking into account any effect due to credit connexions factors or credit risk militaplicits bedniques (e.g., subditution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVIAs) and other own funds reduction related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		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
	(min EUR. %)								
	Central governments or central banks	3,122	4,904	34		3,671	5,456	32	
	Regional governments or local authorities	59	59	12		61	61	12	
	Public sector entities	0	0	0		9			
	Multilateral Development Banks International Organisations	U	U	0		0	0	0	
	International Organisations Institutions	1.108	1,032	235		1,283	1,283	182	
	Corporates	800	618	350		822	629	351	
	of which: SME	214	208	161		207	200	155	
	Retail	801	771	528		859	811	556	
	of which: SME	366	364	222		393	375	229	
FRANCE	Secured by mortgages on immovable property	4	3	1		20	19	7	
	of which: SME	3	3	1		5	4	1	
	Exposures in default	68	29	30	39	68	27	29	41
	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	
	Other exposures	225	225	218		415	415	333	
	Standardised Total ²				51				53

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Santander, S.A.

			IRB Approach												
					As of :	30/09/2020					As of 3	1/12/2020			
			Original I	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	v		Exposure Value ¹	Risk exposure amount		Value adjustment	
		(min EUR, %)		Of which: defaulted	• 4100		Of which: defaulted	provisions		Of which: defaulted	• aloc		Of which: defaulted	provisions	
	Central banks and central governments Tostitutions		3,355	0	1,080	320	0	2	3,738	0	1,600	393	0	1	
			49,391	15	35,828	6,391	3	23	49,895	22	35,196	6,356	4	26	
	Corporat	Corporates - Of Which: Specialised Lending	309,694 27,205	10,492	211,705 24,134	119,156 17.398	1,352	4,844 642	313,266 26.513	9,845 556	209,808 22.699	122,002 16.037	1,390	5,321 317	
		Corporates - Of Which: SME	51,221	2,759	29,139 35,382	20.785	473	1.404	26,513 53,568	4,441	36,782	22.666	662	2.511	
	Retail	corputation of miles, and	379,891	9,708	358.394	72,257	2.087	4.710	382,378	9,782	360,406	69,799	2.098	4,645	
		Retail - Secured on real estate property	291,820	7,170	287,132	42,089		2,027	295,993	7,104	291,146	41,285	1,579	1.982	
Consultation of date		Retail - Secured on real estate property - Of Which: SME	4,056	1,320	3,950	956	111	345	3,557	1,210	3,477	813	104	353	
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sf	287,763	5,850	283,182	41,133	1,474	1,682	292,436	5,894	287,669	40,472	1,475	1,629	
		Retail - Qualifying Revolving	22,219	251	15,117	3,985	28	465	22,074	257	15,108	4,018	24	382	
		Retail - Other Retail	65,852	2,287	56,145	26,183	475	2,217	64,311	2,421	54,151	24,496	494	2,281	
		Retail - Other Retail - Of Which: SME	18,030	943	10,280	4,467	105	814	18,360	996	10,280	4,111	112	881	
		Retail - Other Retail - Of Which; non-SME	47,822	1,344	45,865	21,716	369	1,404	45,951	1,425	43,871	20,385	382	1,400	
	Equity		10,034		10,034	19,257			10,126		10,126	19,480	0		
	Other not	n credit-obligation assets				217,380						218.030			

(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) IRB Total does not include the Secutarization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ^s	Risk exposure	amount	Value adjustments			Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	477	0	62	27	0	0	434	0	69	16	0	0
	Institutions	14,886	15	4,626	894	3	8	15,565	20	4,656	901	4	12
	Corporates	114,565		75,218	47,455	1,189	2,850	113,594	7,431	73,374	49,327	1,232	3,684
	Corporates - Of Which: Specialised Lending	7,826	173	7,452	5,287	0	174	6,844	215	6,455	4,374	0	78
	Corporates - Of Which: SME	41,475	2,143	27,455	15,916	399	935	43,788	3,941	28,795	17,806	603	2,104
	Retail	114,174	6,767	97,966	23,968	1,581	3,306	113,390	6,778	96,903	23,398	1,588	3,264
	Retail - Secured on real estate property	71,238	5,054	71,139	12,961	1,475	1,548	70,255	4,926	70,178	12,537	1,467	1,497
SPAIN	Retail - Secured on real estate property - Of Which: SME	4,014	1,319	3,915	927	111	343	3,528	1,210	3,453	795	104	352
JI ALIV	Retail - Secured on real estate property - Of Which: non-		3,735	67,223	12,033	1,364	1,205	66,726	3,716	66,725	11,742	1,363	1,145
	Retail - Qualifying Revolving	13,716	172	6,669	1,396	7	350	13,512	187	6,608	1,399	8	265
	Retail - Other Retail	29,220	1,541	20,159	9,612	99	1,408	29,624	1,665	20,117	9,461	113	1,503
	Retail - Other Retail - Of Which: SME	14,257	810	6,869	2,927	13	690	14,431	853	6,714	2,514	12	755
	Retail - Other Retail - Of Which: non-SME	14,963	731	13,289	6,685	87	718	15,193	812	13,403	6,947	101	748
	Equity	9,685	0	9,685	18,673	0	0	9,751	0	9,751	18,847	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	77	0	0	0	0	0	112	0	0	0	0	0
	Institutions	5,777	0	5,859	974	0	4	5,951	0	6,217	912	0	4
	Corporates	43,846	305	30,971	15,934	0	342	44,595	204	31,071	15,530	0	331
	Corporates - Of Which: Specialised Lending	7,311	40 97	6,130	4,823	0	94	8,032	40 83	6,626	4,760 1.092		80
	Corporates - Of Which: SME	1,661		1,273	1,106	0	105	1,463		1,222		0	113
	Retail	207,330	1,918	203,887	29,789	93 82	480	212,138	1,994	208,501	29,345	94 83	513
	Retail - Secured on real estate property	199,974	1,877	195,394	26,051	82	331	204,756	1,954	199,991	25,620	83	344
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: Sh Retail - Secured on real estate property - Of Which: no			195.393	26.050	82	331	204,755	1.954	199,990	25.620	83	344
		4.976	19	6.118	1.823	02	69	5.051	1,934	6.188	1.852	83	71
	Retail - Qualifying Revolving Retail - Other Retail	2,380	22	2,375	1,916	3	79	2,331	22	2,323	1,832	7	97
	Retail - Other Retail - Of Which: SME	2,380	1	2,3/3	1,916		/2	2,331	1	19	1,074		1
	Retail - Other Retail - Of Which: non-SME	2.356	20	2.355	1.906		78	2.308	20	2,304	1.864		96
	Equity	0	0	0	0		,,,	0	0	0	0		0
	Other non credit-obligation assets		Ů	Ů		Ů	Ů	Ů	Ů	Ů	Ů	- ŭ	- i
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	194	0	0	0	0	0
	Institutions	6,745	0	6,090	751	0	2	6,339	0	4,845	652	0	2
	Corporates	22,191	13	12,597	5,379	2	48	24,449	11	13,433	5,316	1	64
	Corporates - Of Which: Specialised Lending	883	0	556	422	0	7	1,261	0	682	416	0	1
	Corporates - Of Which: SME Retail	161	1	2	1	0		18	2	13 145	9		1
		161	3	154 138	48 43	0		151 132	3	145	41 34	1	- 2
	Retail - Secured on real estate property		0	138		0	1			129			1
UNITED STATES	Retail - Secured on real estate property - Of Which: SM Retail - Secured on real estate property - Of Which: no		0	28 110	26 17	0	1	20 112		112	16 18		0
OMITED DIVITED	Retail - Secured on real estate property - Ur Which: no Retail - Qualifying Revolving	110	0	110	1/	0	0	112		112	18	0	0
	Retail - Other Retail	13	2	13	i i	1	2	13	2	13		,	2
	Retail - Other Retail - Of Which: SME	7	3	7	1 5	0	2	6	3	- 13		0	1 1
	Retail - Other Retail - Of Which: non-SME	- 6	3	l é		0	á	3	- 1		i i		0
	Equity	i i	0	0	ñ	0	0	0	ñ	0	0	0	o o
	Other non credit-obligation assets		,	Ů	-	Ů	-		_	Ů	-		
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	52	0	38	48	0	0	47	0	33	40	0	0
	Institutions	242	0	195	80	0	0	268	0	208	54	0	0
	Corporates	28,318 42	913 42	25,059 42	15,139 0	47	423 19	28,886 40	800 40	25,551 40	15,780	39	371 12
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.077	131	1.002	796	17	19	612	4U 69	40 559	444	11	55
	Retail	57	131	54	12	17	20	55	09	52	11	11	33
	Retail - Secured on real estate property	33	0	33	7		0	33	0	33	- 11		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	ń	0	0	0	0	0	n	0	0
BRAZIL	Retail - Secured on real estate property - Of Which: non-Si	33	0	33	7	0	0	33	0	33	6	0	0
	Retail - Qualifying Revolving	4	ō	2	ò	ō	ō	4	ō	2	ō	ō	ō
	Retail - Other Retail	20	0	20	5	0	0	18	0	17	5	0	0
1	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	19	0	19	4	0	0	17	0	15	4	0	0
	Equity	284		284	472	0		311		311	520		0
	Other non credit-obligation assets												
	IRB Total												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustment
	(min EUR, %)	defaulted defaulted defaulted										and provisions	
	Central banks and central governments	591	0	591	103	0	0	735	0	735	128	0	0
	Institutions	2,044	0 87	1,338 3.892	330 1.711	0	72	1,939 4.928	88	1,165 3.313	314	0	1
	Corporates	5,128 626	87	5,892 602	1,/11		/2	4,928 619	88	3,313 471	1,473 359		63
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	626	0	602	409		3	619	0	921	339	0	2
	Retail	7	0	7	2	0	0	7	0	7	2	0	0
	Retail - Secured on real estate property	5	ō	5	2	ō	ō	5	ō	5	1	ō	ō
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0		0	0	0
CHILE	Retail - Secured on real estate property - Of Which: non-Si	5	0	5	2	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which; non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	31	0	31	60	0		31		31	59	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	208	0	29	0	0	0	191	0	15	0	0	0
	Institutions	1,081	0	1,119	349	0	1	854	0	909	277	0	0
	Corporates	8,505	141	4,711	1,893	4	65	8,634	93	4,629	1,925	10	69
	Corporates - Of Which: Specialised Lending	594	70	507	312	0	35	444	23	338	263	0	16
	Corporates - Of Which: SME	943	3	942	407	1	3	1,038	20	1,038	426	7	9
	Retail	22,447	429	21,807	8,215	208	416	20,668	348	20,033	6,899	176	352
	Retail - Secured on real estate property	2,601	9	2,601	307	3	5	2,636	11	2,636	314	7	3
GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0		0	0	0
OLIG WATE	Retail - Secured on real estate property - Of Which: non-S		9 44	2,601 1,747	307 643	3 15	5 30	2,636 2,339	11 35	2,636 1,724	314 642	7.	3 28
	Retail - Qualifying Revolving Retail - Other Retail	2,358 17.488	376	1,747	7.265	190	30 382	2,339 15.693	303	1,724	5.943	11 158	28 320
			3/6	17,460	7,205	190	382		303		3,343	158	320
	Retail - Other Retail - Of Which: SME	8 17.480	376	17.452	7.262	190	382	11 15.682	303	11 15.663	5.938	158	320
	Retail - Other Retail - Of Which: non-SME Equity	17,480	3/6	17,452	7,262	190	382	15,682	303	15,663	5,938	158	320
	Other non credit-obligation assets	0	0	0	0	0	0	0		0	U	0	0
	109 Total												

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	558	0	535	404	0	2	721	0	617	447	0	2
	Corporates	13,504	494	9,840	5,212	58	336	13,832	482	9,801	5,290	58	338
	Corporates - Of Which: Specialised Lending	1,098	33	1,058	796	0	39	1,146	32	1,087	805	0	36
	Corporates - Of Which: SME	3,460	271	2,505	1,344	38	185	3,790	221	2,768	1,548	31	166
	Retail	20,707	369	19,678	3,401	37	267	21,267	356	20,167	3,532	36	270
	Retail - Secured on real estate property	16,745	196	16,745	2,527	18	128	17,095	179	17,095	2,590	16	123
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FUNTUGAL	Retail - Secured on real estate property - Of Which: non-Si		196	16,745	2,527	18	128	17,095	179	17,095	2,590	16	123
	Retail - Qualifying Revolving	1,077	14	532	112	1	15	1,083	15	537	114	1	17
	Retail - Other Retail	2,885	159	2,401	762	18	124	3,089	162	2,535	828	19	130
	Retail - Other Retail - Of Which: SME	1,012	83	755	289	9	65	1,201	82	884	355	10	69
	Retail - Other Retail - Of Which: non-SME	1,873	76	1,646	473	8	59	1,887	80	1,650	473	9	61
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)	1	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1	0	1	0	0	0	11	0	11	9	0	0
	Institutions	2,221	0	1,607	573	0	1	2,564	0	1,886	691	0	1
	Corporates	15,078	237	12,925	7,425	26	239	15,628	155	13,190	7,764	23	173
	Corporates - Of Which: Specialised Lending	2,289	1	2,184	1,513	0	12	2,457	1	2,368	1,644	0	12
	Corporates - Of Which: SME Retail	1,918 104	69	1,654 100	886 27	17	59	2,004 94	45	1,707 92	925 26	10	41
	Retail - Secured on real estate property	47	1	46	2/	0	0	48	1	92 48	26	0	0
	Retail - Secured on real estate property - Of Which: SME		0	90	,	0	0	***	0	40			0
MEXICO	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-	57 46	0	46	7	0	0	47	0	47		0	0
	Retail - Qualifying Revolving	5	0	3	ń	0	0	5	0	3	1	0	0
	Retail - Other Retail	52	1	51	20	ō	1	41	1	40	17	ō	1
	Retail - Other Retail - Of Which: SME	3	1	3	1	0	0	3	1	3	1		0
	Retail - Other Retail - Of Which: non-SME	49	0	49	20	ō	1	38	0	37	16	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	4 80	0	4 71	0 23	0	0 0	98 102	0	132 67	33 9	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,463	2	1,138	443 0	0	3	1,313	2	1,051	385 0	0	2
	Corporates - Of Which: SME	5 22	ō	0 21	ō	0	ō	2 21	2	2 21	0	ō	1 0
	Retail - Secured on real estate property	20	0	20	5	ō	0	19	ō	19	5	0	ō
POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-5	20	0	0 20	0 5	0	0	0 19	0	0 19	0 5	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1 2	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	ő	1	ô	ō	ő	1	0	1	ô	ő	0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
I	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	889	0	0	0	0	0	809	0	0	0	0	0
	Institutio Corporate		2,371 15.125	135	2,153 7,746	267 5.225	0	52	2,905 16.728	0	2,746 8 744	373 5.926	0	0 53
	Corporati	Corporates - Of Which: Specialised Lending	433	133	7,746	217	0	32	286	146	169	3,926	0	0
		Corporates - Of Which: SME	505	43	499	295	ő	16	605	53	586	363	ő	16
	Retail		7,704	114	7,622	3,809	152	136	7,734	142	7,706	3,812	182	135
		Retail - Secured on real estate property	154	5	154	23	1	2	158	5	158	24	1	2
FRANC	_	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
FRANCI	-	Retail - Secured on real estate property - Of Which: non-St	153	4	153	23	1	2	158	5	158	24	1	2
		Retail - Qualifying Revolving	10	0	5	1	0	0	10	0	5	1	0	0
		Retail - Other Retail	7,540	109	7,462	3,784	152	134	7,566	137	7,542	3,786	181	133
1		Retail - Other Retail - Of Which: SME	2,638 4,902	43	2,583 4.879	1,223	83	53	2,610 4,955	53 84	2,610 4.932	1,211	89	52
1	Equity	Retail - Other Retail - Of Which: non-SME	4,902	66	4,879	2,561	69 0	80	4,955	84	4,932	2,576	92	80
1		credit-obligation assets	0	- 0	0	0		- 0	0		0		0	0
	TOO Total													

Credit Risk - IRB Approach
Banco Santander, S.A.

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0 6.684	0 24	0	0	0	0	0	0	0
	Institutions Corporates	53,826 313,248	164 9.694	37,949 210.083	119.889	1.188	28 5.415	56,718 336,586	98 10.526	43,295 227.564	8,517 124,930	1,346	29 5,557
	Corporates - Of Which: Specialised Lending	26.720	563	22,910	16.233	1,100	368	26,916	624	23,229	16,252	1,340	330
	Corporates - Of Which: SME	48,508	4,506	34.392	20,296	652	2.406	49,427	4,404	34.316	20.588	660	2.507
	Retail	402.310	10.117	375.361	72,046	2.125	4.821	405.491	9,733	378,424	73.397	2.083	4,468
	Retail - Secured on real estate property	308,473	7.274	303.693	42,400	1,575	2.092	310.697	7.043	305,771	43.073	1.544	2.074
Consolidated data	Retail - Secured on real estate property - Of Which: SME	14,972	2,463	15,082	3,084	507	734	14,617	2,348	14,654	2,884	496	763
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-Sh		4,812	288,611	39,316	1,069	1,359	296,080	4,695	291,117	40,189	1,049	1,311
	Retail - Qualifying Revolving	23,763	250	15,284	3,940	24	383	23,651	219	15,263	3,905	24	324
	Retail - Other Retail	70,074	2,592	56,384	25,706	525	2,346	71,142	2,471	57,390	26,419	515	2,070
	Retail - Other Retail - Of Which: SME	31,009 39,066	1,435	18,292 38,092	7,384 18.322	205 321	1,183 1.163	30,854 40,289	1,385 1.086	18,022 39,368	7,303	198 317	997 1.073
	Retail - Other Retail - Of Which: non-SME		1,157			321	1,163		1,086		19,116	31/	1,073
	Equity Other non credit-obligation assets	9,894		9,894	18,912			9,623	0	9,623	18,531	0	
	TRR Total ²				217.531						225,699		

(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 effect) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15,465	20	4,958	874	4	18	16,346	12	6,245	1,066	2	15
	Corporates	104,352	7,095	68,142	45,454	1,038	3,559	107,688		69,642	46,071	1,151	3,805
	Corporates - Of Which: Specialised Lending	6,683	216	6,354	4,360	0	83	6,859	385	6,531	4,315	0	71
	Corporates - Of Which: SME	37,740	3,964	25,567	14,920	587	2,056	38,092	3,933	25,182	14,943	597	2,166
	Retail	117,847	6,890	98,226	23,726	1,614	3,453	118,314	6,584	98,618	23,708	1,584	3,190
	Retail - Secured on real estate property	70,389	4,909	70,499	12,431	1,460	1,619	70,871	4,750	70,906	12,384	1,431	1,649
SPAIN	Retail - Secured on real estate property - Of Which: SP		2,440	14,229	2,939	504	725	13,797	2,326	13,833	2,749	493	754
SIAIN	Retail - Secured on real estate property - Of Which: no		2,469	56,270	9,492	955	894	57,074	2,425	57,073	9,635	937	895
	Retail - Qualifying Revolving	13,382	178	6,499	1,303	7	270	13,353	145	6,517	1,267	7	226
	Retail - Other Retail	34,077	1,804	21,228	9,993	147	1,564	34,091	1,689	21,195	10,058	147	1,315
	Retail - Other Retail - Of Which: SME	23,919	1,228	11,714	4,931	86	1,018	23,556	1,182	11,273	4,815	88	831
	Retail - Other Retail - Of Which: non-SME	10,158	576	9,514	5,061	60	546	10,535	507	9,922	5,243	59	494
	Equity Other non-credit-obligation assets	9,558	0	9,558	18,357	0	0	9,294	0	9,294	18,005	0	
	IRB Total												

							IRB Ap	proach					
				As of 1	31/03/2021					As of 3	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	7,180 26.496	0	5,122 13.052	660 5.355	0	1 64	8,833 29.437	16	6,642 15.587	1,017 6.354	0 2	2 48
	Corporates - Of Which: Specialised Lending	1.356	0	786	495	ô	1	1.446	0	931	575	ı ô	1
	Corporates - Of Which: SME	15	3	14	7	0	1	19	8	11	2	1	1
	Retail	169	1	154	43	0	1	154	1	147	32	0	1
	Retail - Secured on real estate property	142	0	139	36	0	0	136	1	135	27	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	25	0	21	12	0	0	15	0	14	7	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	117	0	117	24	0	0	121	0	121	20	0	0
	Retail - Qualifying Revolving	6	0	4.	1	0	0	6		4	1 1		0
	Retail - Other Retail	21 14	1	12	6	0	0	12	1	9	1 1		
	Retail - Other Retail - Of Which: SME	14	0	6	2	0	0	6	0	3	1 :		0
	Retail - Other Retail - Of Which: non-SME Equity		0		3	0	0	6		6	0		
	Other non credit-obligation assets	,		,		,		,	,	,	- i	_	,

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Santander, S.A.

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central banks and central governments Institutions	0	0	0	0 271	0	0	0	0	0	0 225	0	0
	Corporates	1,855	88	1,015 3.087	1.396	0	67	1,288 4,959	0	571 3.503	1.513	0	16
	Corporates - Of Which: Specialised Lending	678	00	446	313	0	2	621	0	437	321		- 10
	Corporates - Of Which: SME	6	0	3	2	0	ô	7	0	2	2	0	0
	Retail	8	ō	7	2	ō	ō	8	ō	7	2	ō	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
CHILE	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
CHILE	Retail - Secured on real estate property - Of Which: non-St	4	0	4	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME Equity	31	0	31	60	0	0	30	0	30	57	0	
	Other non credit-obligation assets	31		31	60	0	0	30	0	30	5/	0	
	IRB Total												

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,724	0	1,734	460	0	0	1,121	0	1,253	436	0	0
	Corporates	9,313	89	5,106	2,094	9	74	9,065	87	5,871	2,406	8	77
	Corporates - Of Which: Specialised Lending	614	23	375	282	0	15	573	23	357	255	0	18
	Corporates - Of Which: SME	1,027	17	1,025	416	6	9	950	15	941	385	5	/
	Retail	20,652	341	19,991	7,141	172	349	21,022	352	20,373	7,381	176	340
	Retail - Secured on real estate property	2,608	11	2,608 15	360	7	4	2,569	10	2,569	329	7	3
GERMANY	Retail - Secured on real estate property - Of Which: SME	15			2	0	0	5		5	U	0	0
	Retail - Secured on real estate property - Of Which: non-S	2,593	11 35	2,593 1.681	359 620	11	28	2,564 2,284	10 36	2,564 1.670	329 607	11	27
	Retail - Qualifying Revolving Retail - Other Retail	15.737	35 295	1,681	6.160	154	28 317	2,289	36 306	1,670	6.445	11	310
	Retail - Other Retail - Of Which: SMF	2.205	33	2,191	518	17	31/	2.217	32	2,204	516	170	30
	Retail - Other Retail - Of Which: non-SMF	13.532	262	13.512	5.642	137	285	13.952	273	13.930	5.929	142	280
	Foulty	13,332	202	13,512	0	137	200	13,932	2/3	13,930	3,929	142	200
	Other non credit-obligation assets	Ů		Ů			ů		_				Ů
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 652	0 0	0 591	0 422	0 0	0	0 998	0	0 1.002	0 653	0	0
	Corporates	13,873	470	10,119	5,428 770	56	432 80	14,482	419 34	10,551	5,669 813	49	449
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,149 4,387	32 238	1,096 3,184	1,813	33	92	1,215 4,804	191	1,162 3,487	2,011	27	65 96
	Retail	22,082	374	20,765	3,574	39	213	22,563	372	21,286	3,705	40	229
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMI	17,422 689	174 12	17,422 689	2,550 102	16 1	78 5	17,854 686	169 12	17,854 686	2,644 104	15 1	82 6
PORTUGAL	Retail - Secured on real estate property - Of Which: nor	51 16,733	162	16,733	2,447	15	73	17,168	158	17,168	2,541	14	77
	Retail - Qualifying Revolving Retail - Other Retail	1,157 3.503	17 183	544 2.800	117 908	2 21	10 125	1,168 3.541	18 185	576 2.857	121 940	2 22	11 136
	Retail - Other Retail - Of Which: SME	1,655	107	1,211	469	12	72	1,739	108	1,293	489	13	77
	Retail - Other Retail - Of Which: non-SME Equity	1,948	76 0	1,589	439	9	54	1,802	76	1,564	451 0	9	59
	Equity Other non credit-obligation assets	0		0	U	0	0	U		0		, o	
	IRB Total												

							IRB Ap	proach					
				As of 3	1/03/2021					As of	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,313	0	1,667	594	0	1	2,472	0	1,868	618	0	1
	Corporates	17,614	342	14,327	8,130	28	209	18,361	379	14,487	8,478	41	228
	Corporates - Of Which: Specialised Lending	2,396	1	2,313	1,637	0	13	2,598	1	2,517	1,801	0	16
	Corporates - Of Which: SME	2,211	62	1,855	1,065	18	53	2,429	69	1,978	1,230	20	52
	Retail	89	1	85	15	0	1	139	1	126	38	0	1
	Retail - Secured on real estate property	47	0	47	7	0	0	47	0	47	7	0	0
MEXICO	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	1	0	0
FIERICO	Retail - Secured on real estate property - Of Which: non-S	44	0	44	6	0	0	44	0	44	6	0	0
	Retail - Qualifying Revolving Retail - Other Retail	37		35	1			5 88		3 76	31	0	
	Retail - Other Retail - Of Which: SME	3/	1 1	. 35			1 1	48	1	76 37	23		1 :
		31	1	4 31	1	0	0	48	1 0	37	23	0	1
	Retail - Other Retail - Of Which: non-SME Equity	31		31				40		39		0	0
	Other non credit-obligation assets	- 0					0			0			
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	88	0	56	/	0	0	86	0	48	6	0	0
	Corporates	1,590	2	1,196	474	0	2	1,500	2	1,001	331	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0		0	0			0	0		0	
	Retail	25	0	21			0	25	0	21	1	0	
	Retail - Secured on real estate property	19	0	19			0	18	0	18	2	0	
	Retail - Secured on real estate property - Of Which: SME		0	3	í	0	0	3	0	3	í	0	o o
POLAND	Retail - Secured on real estate property - Of Which: non		ō	15	4	ō	ō	15	ō	15	2	ō	ō
	Retail - Qualifying Revolving	1	0	0	0	0	0	1		0	0	0	
	Retail - Other Retail	6	0	2	1	0	0	7	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	5	0	1	0	0	0	6	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	2,800 13.476	140	2,999 8.043	379 5.517	0	52	2,495 16.353	168	2,513 10.749	345 6.511	0	53
	Corporates - Of Which: Specialised Lending	250	0	145	98	0	0	253	0	172	115	0	0
	Corporates - Of Which: SME	536	47	525	334	ō	15	572	37	562	347	ō	16
	Retail	8,227	138	8,188	4,049	177	132	8,422	128	8,375	4,138	162	130
	Retail - Secured on real estate property	159	5	163	24	1	2	164	5	164	24	1	2
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	7 153	1	10	2 22	0	0	8	1	8	1 23	0	0
1100162	Retail - Secured on real estate property - Ut which: non-se Retail - Qualifying Revolving	153	4	153	1	1 0	1 0	156 10	4	156	23	0	1 0
	Retail - Other Retail	8.057	133	8.020	4.023	176	130	8.248	122	8,206	4.112	161	128
ĺ	Retail - Other Retail - Of Which: SME	2,743	51	2,730	1,258	87	51	2,778	45	2,759	1,257	78	49
	Retail - Other Retail - Of Which: non-SME	5,314	81	5,290	2,765	90	79	5,471	77	5,447	2,855	83	80
ĺ	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	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 effect



General governments exposures by country of the counterparty

							Banco Santander, S.A							
							As of 31/12/2020	<u> </u>						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	33 81 46 35 8 13 1	33 81 46 35 8 11 1	0 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 81 45 35 8 11 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2
[0 - 3M [Belgium	61 89 7 0 371 59 19 606	61 89 7 0 371 59 19 606	0 89 7 0 113 6 10 224	0 0 0 0 0	0 0 0 0 249 54 0	61 0 0 0 9 0 9	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	9 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Bulgaria													
[0 - 3M [3M - 1Y [11 - 2Y [2Y - 3Y [3Y - 5Y [13Y - 5Y [10Y - more]] Total	Cyprus	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Czech Republic		Ü					J		j		j		, and the second
10-13M 10-3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Denmark	95 94 0 0 0 8 88 56	95 94 0 0 0 0 88 56	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	95 94 0 0 0 88 56	0 0 0 0 5 0	0 0 0 0 33 0 0	0 0 0 0 21 0	0 0 0 0 14 0 0	0 0 0 0 0 0 0 0 169	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	333	333	·		, and the second	333	3	33	, and the second		109	Ü	



General governments exposures by country of the counterparty

							Banco Santander, S.A	<u></u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, <u></u> ,											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	50 55 0 16 44 56 0	50 55 0 16 44 56 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 44 56 0	50 55 0 10 0 0 0	0 0 11 0 0 0	0 0 150 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1
[0 - 3M [France	0 8 67 209 178 188 667	0 8 67 209 178 188 667	0 0 0 0 1 1 3 129	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 8 19 168 8 0	0 0 59 190 8 177 538	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 0 6 115 0 127	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11
[0 - 3M [Germany	76 1,344 256 164 312 122 26 2,299	75 1,344 256 157 288 112 24	1 3 1 1 19 39 87 26	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 197 159 140 271 20 0	75 1,144 97 5 2 15 0	192 0 0 0 0 0 0 0	5,150 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[0 - 3M [Croatia							**				-		
[0 - 3M [Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M	Hungary	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	95 0 0 0 0 0 0 42	964 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Italy	137 1,144 127 74 13 2,150 1,052 4,697	136 1,142 127 74 13 2,137 979	1 3 126 47 1 3 428	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1,864 622 2,486	136 1,142 1 26 112 284 2	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 138 158 115 3 114 414 942	0 0 0 0 0	2
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
(0-28)				held for trading	through profit or loss	comprehensive income	amortised cost	Can ying amount	Nodonal amount	Can ying amount	Notional amount			
[0 - 3M [Lithuania													
Total Tota	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M [Maita		, and the second	Ü	Ü	,	Ü	Ü	· ·	v		J	v	· ·
Total [0 - 3M	Netherlands	1 0 17 0 45 151 0 212	1 0 17 0 45 151 0	1 0 0 0 0 0 0	0 0 0 0 0	0 0 12 0 45 10 0	0 0 5 0 0 140 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Poland	620 1,155 2,574 1,200 3,111 2,304 0	620 1,155 2,571 1,199 3,109 2,295 0	0 5 4 1 1 13 11 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 1,128 2,559 1,180 3,091 2,289 0	604 23 11 19 7 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	116
[0 - 3M [Portugal	228 233 139 53 1,049 4,014 3,264 8,980	218 233 139 53 1,049 3,930 3,264 8,886	35 0 12 0 71 84 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 23 641 3,483 0	193 233 127 30 337 447 3,263 4,631	0 0 245 0 28 0 97	0 0 245 0 28 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	123 27 1 1 0 0 8	0	383
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania	0 0 0 0 0 0 2 7	0 0 0 0 0 0 0 2 7	0 0 0 0 0 0 2 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



General governments exposures by country of the counterparty

							Banco Santander, S.A	<u> </u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ce sheet	
	(IIIII EUK)											Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	951 9,322 1,154 2,176 3,668 8,764 1,806 27,842	936 8,593 1,103 2,129 3,226 7,419 1,576	15 8,627 51 101 393 414 230 9,830	0 14 506 452 617 975 77 2,641	400 477 2 74 574 5,549 0 7,076	536 205 596 1,550 2,084 1,826 1,499	531 0 2 1 2 54 1	3,882 0 72 47 15 210 2	3 12 49 38 125 43 0	6 23 113 70 220 155 1	396 1,285 15 10 2 0 41	0 0 0 0 0	89
0 - 3M	Sweden	7 41 60 16 0 19 0	7 41 60 16 0 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 41 60 13 0 0	0 0 0 4 0 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 47 116	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 - 3M	United Kingdom	107 0 309 59 878 833 572 2,757	103 0 288 44 807 610 137	4 0 48 15 71 600 434	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 261 44 18 222 66	103 0 0 0 0 789 11 71	4 0 0 0 0 0	84 0 0 0 0 3 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 - 3M	Iceland			***	Ţ	W.		•						
[0 - 3M [Liechtenstein													
Total [0 - 3M 17 [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more total	Norway	0 0 0 249 0 110 0	0 0 0 249 0 110 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 249 0 110 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 87	0 0 0 0 0	4
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Canada	0 8 92 17 81 0 0	0 8 92 17 81 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 92 17 81 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M	Hong Kong	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
lotai	1	1 0	, 0		0			U		ı J	. 0	U	0	



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(min cort)													
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
					l .	1			<u> </u>		l e			Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positionsy		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
「0-3M「 「3M-1Y「 [1Y-2Y[2,115 1,400	2,115 1,400	0	0	2,115 1,400	0	0	0	0	0	0	0	
[2Y - 3Y [Japan	261 0	261 0	0	0	261 0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		3,776	3,776 4,811	0	0	3,776	0 846	0	0	0	0	245	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [4,819 779 498 340	4,811 779 498 340 278 69 8,792	214	0	3,541 458 498 339 278	846 107 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [U.S.	284	340 278	1 6	0	339 278	0	0	0	0	0	0	0	
		82 8,792 15,593	69 8,792 15,567	15 1 669	0	67 4,320 9,501	0 4,471 5,423	0	0	0	0	0 0 245	0	183
[0 - 3M [[3M - 1Y [0 0	0 0	0 0	0	0 0	0 0	0	0	0	0	0	0	163
[1Y - 2Y [[2Y - 3Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0		0	29
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [[3Y - 5Y]	Switzerland													
[0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	148	0	
[1Y - 2Y [[2Y - 3Y [Other advanced economies	0 80	0 80	0	0	0	0 80	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
110Y - more Total 1 0 - 3M f		0 80	80	0	0	0	80	0	0	0	0 0	0 148	0 0	52
[3M - 1Y [[1Y - 2Y [0 0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f		0 0	0	0 0	0	0	0	0	0	0 0	0	0	0	, i
「1Y - 2Y 「 「2Y - 3Y 「	Middle East	0	0 60	0	0	0	0 60	0	0	0	0	26 0	0	
[3Y - 5Y [Middle East	22 38 77	22 38 77	0	0	0	22 38 77	0	0	0	0	128 2 100	0	
f 10Y - more Total f 0 - 3M f		197	77 197 3,534	0 0 1,667	0	0 1.172	77 1,957	6,927	0 7.195	0 104	0 73	257 2,003	0	21
[3M - 1Y [4,796 11,000 5,745 8,417	10.658	7,799 2.494	0	1,172 2,971 2,989	230	15 5	7,195 375 146	1 31	192 107	0	0	
1 2Y - 3Y I 13Y - 5Y I	Latin America and the Caribbean	14,725	5,745 8,417 14,723	7,799 2,494 2,529 3,172 1,463	0	2,989 5,479 9,786 9,580	262 410 1,767	25 44	146 500 675	3 44	192 107 37 597	0 346	0	
[5Y - 10Y [[10Y - more		11,680 3,650	11,661 3,582	1.365	0	2.049	637 231	147 103	1,216 1,124	118 19	332 62	10	0	
Total	1	60,012	58,318	20,488	0	34,024	5,494	7,265	11,231	319	1,400	2,359	0	3,255



General governments exposures by country of the counterparty

							Banco Santander, S.A							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
											-			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Africa	0 0 0 9 45 0	0 0 0 9 45 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 9 45 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 53 0	0	60
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	50
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Banco Santander, S.A.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
								Scillancs mai pos	aure iuii vuide	Demants ma	negauve ian value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)										Provisions	
			,	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [26	26	0	0	0	26	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [60 83	60 83	0	0	60 83	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	6	6	0	0	6	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		36 3	36 3	0 2	0	35 1	0	0	0	0	0	0	0	
Total [0 - 3M [214 96	214 56	3 83	0	185 0	26 13	0	0	0	0	0 12	0	0
[3M - 1Y [[1Y - 2Y [39 12 36	39 12 35	21 0	0	19 0 35	0 12	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	305 98	35 268 93	100 98	0	35 196 0	9	0	0	0	0	0	0	
Total		95 682	79 583	69 372	0	0 249	27 61	0	0	0	0	0 12	0	4
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Bulgaria													
[10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0 0	0 0	0 0	0 0	0 0 0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
	4	0	0	0	0	0	0 0 0	0 0	0 0	0 0	0 0	0 0	0	0
[0 - 3M [[3M - 1Y [_	-	-									
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「	İ	67 34	67 34	0	0	0	67 34	17 0	13 0	0	0	0	0	
ſ 2Y - 3Y ſ	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y 5Y - 10Y 10Y - more Total]	145 368	145 368	0	0	0	145 368	6 0 0	31 0 0	19 0 0	14 0 0	0 0 0	0	
Total [0 - 3M [[3M - 1Y [614	614	0	0	0	614	23	44	19	14	0	0	0
1Y - 2Y 2Y - 3Y	Estonia													
[3Y - 5Y [[5Y - 10Y [Estolila													
l 10Y - more Total														



General governments exposures by country of the counterparty

		Banco Santander, S.A.												
							As of 30/06/2021							
						Dire	t exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off bala	ıce sheet	
	<u> </u>													
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [30 34 56	30 34 56	0	0	0 0 56	30 34 0	0 0 11	0 0 150	0	0	0	0	
[17 - 27 [Finland	7 45	7 45	0	0	7 45	0	0	0 0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0 22 193	0 22 193	0	0	0 0 108	0 22 86	0 0 11	0 0 150	0	0	0	0	31
[0 - 3M [71 328	71 328	0	0	25 40	46 288	0	0	0	0	0	0	31
[1Y - 2Y [France	71 328 456 383 185 544	71 328 456 383 185 537	1 7 4	0	122 37	46 288 334 340 180 537	0	0	0	0	0 3 0	0	
		519	519	7 117	0	0	537 402 2,127	0	0	0	0	0 4	0	
[0 - 3M [[3M - 1V [2,487 1,068 527	2,480 1,068 527	136 0 3	0 0 0	51 12	1,017 513	0 0 35	38 775	0 0 1	0 0 15	23 0	0 0	42
[1Y - 2Y [Germany	281 111 152 777	281 111 151 767	28 72 13	0	95 34 136 191	157 5	54 19	1.201 332 1.239	5 21	258 215 40 662	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		152 777 59	767 11	13 395 59	0	136 191 0	3 191 0	59 97 1.774	1,239 1,027 1,641	8 106 228	40 662 800	0	0	
Total 0 - 3M 3M - 1Y		2.975	2.917	570	0	519	1.886	2.038	6.252	368	1.991	23	Ō	16
3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y	Constitu													
[5Y - 10Y [Croatia													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 0	0 0	0	0 0	0 0	0 0	0	0	0 0	0	0 0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Hungary	0 0 0	0	0 0	0	0	0 0 0	0	100 0	0	0 0	0	0	
T10Y - more Total		0	0	0	0	0	0 0	0	100	0	0	0	0	0
[0 - 3M [0 0 0	0	0	0	0 0	0 0 0	5 0 0	16 0 0	0 0 0	0 0	0 0 0	0	
[3Y - 5Y [Ireland	0	0	0	0	0	0 0	1 15 14	4 25	0	4 0 18	0	0	
		6	6 6	0	0	0	6 6	14 157 191	105 441 591	1 87 89	18 266 287	0 0	0	0
[0 - 3M [[3M - 1Y [14 2,263 10	14 2,263	0 1,685	0	0 536	14 42 7	0	0	0	34 0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Italy	24 23	10 24 23	6 8	0	0	18 15	0	0	0	0	0	0	
[5Y - 10Y [3,435 277 6,047	3,305 150 5,788	4 74 1,779	0 0	3,142 202 3,881	289 2 387	0 0	0 0	0 0	0 0 34	0 0 0	0 0 0	26
[0 - 3M [0,047	5,788	1,779		3,001	38/	U	U	U	34	,	U	20
[1Y - 2Y [Latvia													
13Y - 5Y 15Y - 10Y 110Y - more Total														
Total	1													



General governments exposures by country of the counterparty

		Banco Santander, S.A.												
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	and owners was	
												Off-balance sr	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y														
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Lithuania													
[10Y - more						-								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]		15 0	15 0	0	0	0	15 0	0	0	0	0 0	0	0	
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
l 10Y - more Total		0	0 15	0	0	0	0 15	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
[5Y - 10Y [[10Y - more Total														
1 0 - 3M I		115 4 0	115 4 0	0	0	0	115 4 0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	26 10	26 10 179	0	0	26 10 31	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	1	179 0 334	179 0 334	0	0	31 0 68	148 0 267	0	0	0	0	0	0	0
[0 - 3M [[3M - 1V [181	181	24 10	0	88	68 34	0	0 2.039	0	0	0	0	
[1Y - 2Y [Poland	1,301 3,570 2,422 2,819	1,297 3,550 2,418 2,785	29 37 35	0	1,256 3,524 2,371 2,778	17 14 6	0	1.165 0	0 14 0	0 0	0	0 0 0	
[5Y - 10Y [10Y - more		1,936 80	1,893	83 0	0	1,846 75	7 5	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		12,308 629 508 134	12,202 629 508 134	219 0 1	0 0 0	11,938 0 0	151 629 507 74	0 0 39	3,204 0 33	14 0 0	0 0 0	11 144	0 0 0	112
[1Y - 2Y [Portugal	134 67 2,273	134 67 2,273	59 33	0	0 0 2,125	74 34 148 123	251 0 27	214 0 100	0	0	3 2 31	0	
		3,149 7,149	352 3,135 7,098	94 52 239	0	172 3,060 5,358	123 37 1,552	12 126 455	40 89 475	0	0	2	0	
Total 0 - 3M 3M - 1Y		7,149	7,098 0	239 0	0	5,358 0	1,552 0	455	475 0	0	0	275 0	0	392
[1Y - 2Y [[2Y - 3Y [Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y 5Y - 10Y 10Y - more	Komunu	0 2 2	0 2 1	0 2 2	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0	0 0 0	
Total [0 - 3M [3	2	3	0	0	0	0	ő	ŏ	0	ő	ő	0
[3M - 1Y [Slovakia													
[3Y - 5Y [[5Y - 10Y [Siovakia													
710Y - more Total F 0 - 3M F														
[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y [13Y - 5Y [15Y - 10Y [Slovenia													
f 10Y - more Total	1													



General governments exposures by country of the counterparty

		Banco Santander, S.A.												
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	1
	(MIN EUR)		1											-
												Off-balance sl	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value		<u> </u>	-
														Risk weighted
		Total gross counting amount of you	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [3M - 1Y [636 7,867 1,859 1,151 4,252 6,893 3,110	466 7,867 1,708 1,147 4,249 6,666 2,913	75 5,837	0 621 172	126 351	435 1,058 1,628	2 18	267 205	40 67	1.838 1.540	0	0	
[1Y - 2Y [Spain	1,859 1,151	1,708 1,147	59 79	172 403 663	0 101 534	1,628 568	0	0	0 26	0 38	35 0	0	
[2Y - 3Y [6,893 3,110	6,666 2,913	79 407 778 694	536 73	1,841 0	568 2,647 3,738 2,343	61 0	130 673 0	0 2	0 0 50	0 0 18	0	
Total [0 - 3M [25,768 0	25,016 0	7,929 0	2,468 0	2,953 0	12,418 0	86	1,276 0	135 0	3,466 0	59	0	15
[3M - 1Y [98 0 13	98 0 13	0	0	94 0 13	4 0	0	0	0	0	0	0	
[5Y - 10Y [Sweden	10 0	10	0	0	10	0	0	0	0	0	0	0	
f 10Y - more Total		31 151	31 151	0	0	0 117	31 34	0	0	0	0	0	0	1
[0 - 3M [[3M - 1Y [0 94	94 100	0	0	0 88 160	6	0	0	0	0	0	0	
1 1Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I	United Kingdom	190 257 224 319	190 139 224 264	30 144 206 280	0	0 18	0 113 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		948	902	719	0	0 135	39 94	0 4	0 87	0	0	0	0	
Total 0 - 3M 3M - 1Y		2.032	1.813	1,379	0	401	252	4	87	0	0	0	0	2
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Iceland													
[5Y - 10Y [realiu													
[10Y - more Total [0 - 3M [
[3M - 1V [
[1Y - 2Y [Liechtenstein													
[10Y - more														
Total 0 - 3M 3M - 1Y		0 28	0 28	0	0	0	0 28	0	0	0	0	0	0	
[1Y - 2Y [Norway	0	0	0	0	0	0 0	0	0	0	0	0	0	
]	107 83 218	107 83 218	0	0	0	107 83 218	0	0	0	0	0	0	
I 0 - 3M I	 	218	218 0	0	0	0	218 0	0	0	0	0	0	0	7
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0	0 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	
Total	†	0 0	0 0	0	0	0	0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [20 18	20 18 43	0	0	20 18 43	0	0	0	0	0	0	0	
f 1Y - 2Y f f 2Y - 3Y f f3Y - 5Y f	Canada	43 53	53	0	0	53	0	0	0	0	0	0	0	
[5Y - 10Y [4	35 29	35 29 198	0	0	35 29 198	0 0	0	0 0	0 0	0	0	0 0	0
[0 - 3M [198 851 0	851 0	0 0	0 0	851 0	0 0	0	0 0	0 0	0	0 0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Hong Kong	0	0	0	0	0	0	0	0	ő	0	0	0	
[3Y - 5Y] [5Y - 10Y]	nong nong	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more Total	1	851	851	0	0	851	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

		Banco Santander, S.A.												
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off bala	nce sheet	
	(min cort)													
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
						1			<u> </u>		1			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Platuitty	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Burndalana	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「 [1Y-2Y[701 837 0	701 837 0	262	0	439 837 0	0	0	0	0	0	0	0	
[2Y - 3Y [Japan	251 153	251 153	0	0	251 153	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		1,942 5,370	1,942 5,361	262 831	0	1,680 3,523 611	0 1,016 0	0 0 16	0	0	0	5	0	0
1 3M - 1Y 1 1 1Y - 2Y 1 1 2Y - 3Y 1		5,370 5,120 612 284 492 329	5,361 612 284 489	1 12 14	0	271 240	0 237	16 0 0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	U.S.	329 706 11,001	329 677 11,001	12 65	0	316 641	0	0	0	0	0	0	0	
Total		11,001 18,793	11,001 18,752	13 949	0	5,449 11,052	5,538 6,792	0 16	0	0	0	0 5	0	553
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y [5Y - 10Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	68
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「			·	•	·	•				,		•	Ĭ	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Switzerland													
[5Y - 10Y [10Y - more														
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies	0	0	0	0	0	0	0	0	0	0	153 0	0	
[3Y - 5Y [5Y - 10Y	non EEA	0 135	0 135	0 0	0	0	0 135		0	0	0	0	0	
Total		135	0 135	0	0	0	135	0	0	0	0	0 153	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0 0	0	0	0	0 0	0	0 0	0	0	0 0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0 0	0	0	0	0 0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0	0	Ü
「1Y - 2Y 「 「2Y - 3Y 「	Middle East	0 60	0 60	0	0	0	0 60	ō 0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Priodic Edit	0 59 141	0 59	0 0	0	0	0 59 141	0	0	0	0	0	0	
f 10Y - more Total f 0 - 3M f	1	260	260	5,768	0	13,268	260	0 3.147	0 0 3.067	0	0	0 8	0	9
[3M - 1Y [1Y - 2Y		2,643 5,149	18,548 2,550 4,328 4,009 10,548	1,380 2.074	0	13,268 932 2,919 2,621 8,768	331 156	3.147 412 539	1 6	0	0	1 0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Latin America and the Caribbean	20,074 200 2,643 5,149 4,009 11,540 7,419 2,201	4,009 10,548 6,893	600 1,786 2,502	0 2	2,621 8,768 4,644	1,038 331 156 788 983 273	539 143 390 382	9 13 20	0	0	0	0	
[5Y - 10Y [[10Y - more Total	1	7,419 2,201 53,034	6,893 1,547 48,423	2,502 983 15,094	0 0	4,644 1,042 34,194	273 169 3,737	382 443 5,456	20 203 3,319	0 134 134	0 134 134	0	0	4,126
		. 33,034	+0/423	10/034		J-7/274	5,7 37	3/+30			109			7/4.50



General governments exposures by country of the counterparty

							Banco Santander, S.A							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Africa	0 3 0 0 0 12 0	0 3 0 0 0 12 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 0 0 12 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	19
[0 - 3M [Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



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

ı				,	As of 30/09/202	D							A	s of 31/12/2020)			
		Gre	oss carrying amou	int			ed impairment, ac fair value due to (Collaterals and financial		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of wi	nich non-perform	ing ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	nich non-performi	ng¹	On performing exposures ²	On non-perforn	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	141,737	0	0	0	0	0	0	0	0	146,090	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	118,895	1	440	440	423	25	253	248	75	121,501	0	419	419	401	26	264	257	73
Central banks	3,296	0	0	0	0	0	0	0	0	5,412	0	0	0	0	0	0	0	0
General governments	86,020	0	0	0	0	7	0	0	0	86,183	0	0	0	0	7	0	0	0
Credit institutions	7,417	0	0	0	0	1	. 0	0	0	6,981	0	3	3	3	1	0	0	0
Other financial corporations	12,987	0	0	0	0	1	. 0	0	0	13,449	0	0	0	0	1	0	0	0
Non-financial corporations	9,176	1	440	440	423	16	253	248	75	9,475	0	416	416	399	17	264	257	73
Loans and advances(including at amortised cost and fair value)	1,019,758	5,592	30,643	30,643	30,624	9,698	13,431	13,423	13,249	1,016,227	5,450	31,565	31,565	31,548	10,081	13,860	13,853	13,615
Central banks	17,460	0	0	0	0	0	0	0	0	21,993	0	0	0	0	0	0	0	0
General governments	20,795	7	32	32	32	17	11	11	8	22,883	9	31	31	31	16	17	17	3
Credit institutions	63,915	0	0	0	0	7	0	0	0	49,644	0	0	0	0	6	0	0	0
Other financial corporations	74,018	7	274	274	274	54	75	75	193	68,649	7	232	232	232	56	77	77	152
Non-financial corporations	314,139	902	13,813	13,813	13,806	2,718	6,673	6,671	5,532	314,777	822	14,362	14,362	14,357	3,135	6,586	6,585	6,230
of which: small and medium-sized enterprises at amortised cost	123,006	559	8,320	8,320	8,320	1,364	3,950	3,950	3,668	125,219	622	8,333	8,333	8,333	1,282	4,181	4,181	3,419
of which: Loans collateralised by commercial immovable property at amortised cost	46,229	99	5,224	5,224	5,224	509	1,826	1,826	2,999	44,352	137	4,849	4,849	4,849	419	1,900	1,900	2,480
Households	529,432	4,676	16,524	16,524	16,512	6,902	6,672	6,666	7,516	538,282	4,612	16,940	16,940	16,929	6,867	7,179	7,173	7,231
of which: Loans collateralised by residential immovable property at amortised cost	332,854	1,636	8,230	8,230	8,230	639	1,666	1,666	6,344	338,169	1,555	7,990	7,990	7,990	414	1,674	1,674	6,082
of which: Credit for consumption at amortised cost	167,731	2,808	6,154	6,154	6,154	5,354	4,329	4,329	767	171,206	2,854	6,417	6,417	6,417	5,659	4,440	4,440	822
DEBT INSTRUMENTS other than HFT	1,280,390	5,593	31,083	31,083	31,046	9,723	13,685	13,671	13,325	1,283,818	5,450	31,984	31,984	31,950	10,107	14,124	14,110	13,688
OFF-BALANCE SHEET EXPOSURES	320,110		1,028	1,028	1,028	514	159	159	188	318,873		947	947	947	554	146	146	187

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



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

					As of 31/03/2021	ı								As of 30/06/202	1			
		Gro	ss carrying amo	unt		Accumulat changes in provisions	ed impairment, ac fair value due to d	cumulated credit risk and	Collaterals and financial		Gro	ss carrying amou	nt ⁵		Accumulat changes in provisions	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perfori	ning ¹	On performing exposures ²	On non-perforr	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	185,932	0	0	ueraurteu 0	0	0	0		0	176,297	0	0	deradited	_	2	0		0
Debt securities (including at amortised cost and fair value)	115,403	0	426	418	408	26	258	252	70	118,333		458	451	441	20	288	273	70
Central banks	4,883	0	0	0	0		0	0	0	5,062		0				0	0	0
General governments	79,431	0	0	0	0	6	0	0	0	80,937	0	0	0	0	6	0	0	0
Credit institutions	7,240	0	0	0	0	1	. 0	0	0	7,524	0	0	0	0	1	0	0	0
Other financial corporations	13,994	0	0	0	0	2	0	0	0	14,427	3	0	0	0	2	0	0	0
Non-financial corporations	9,855	0	426	418	408	16	258	252	70	10,383	0	458	451	441	11	288	273	70
Loans and advances(including at amortised cost and fair value)	1,046,815	4,735	36,260	34,541	32,424	9,186	14,572	13,863	16,598	1,065,362	4,802	37,551	36,118	31,779	9,119	14,814	13,448	17,509
Central banks	22,440	0	0	0	0	0	0	0	0	18,444	0	0	0	0	c	0	0	0
General governments	21,932	5	57	51	44	13	14	14	4	22,595	2	46	44	38	12	13	11	. 3
	56,531									63,638		40						
Credit institutions	56,531	U	1	1	1	3	U	U	U	63,638	U	18	18	U		0		U
Other financial corporations	74,711	4	198	198	197	55	71	71	116	77,239	9	310	306	225	66	63	62	146
	,									,								
Non-financial corporations	320,662	1,042	15,706	14,588	14,690	2,967	7,076	6,845	7,015	319,748	1,209	16,247	15,891	14,132	2,941	6,999	6,354	7,174
of which: small and medium-sized enterprises at amortised cost of which: Loans collateralised by commercial immovable property at	125,517	585	9,093	8,827	8,551	1,109	4,367	4,132	3,935	125,697	499	9,600	9,476	8,765	1,066	4,591	4,255	4,186
amortised cost	45,779	80	5,055	5,045	4,782	391	1,652	1,601	3,100	44,768	117	5,137	5,078	4,599	319	1,663	1,546	3,302
Households	550,538	3,684	20,298	19,703	17,493	6,145	7,410	6,933	9,463	563,697	3,582	20,930	19,858	17,384	6,095	7,739	7,021	10,186
of which: Loans collateralised by residential immovable property at amortised cost	352,338	1,524	9,047	8,768	8,364	642	1,763	1,673	7,099	354,150	1,173	9,079	8,228	8,250	501	1,694	1,641	7,359
of which: Credit for consumption at amortised cost	168,954	1,971	8,827	8,640	6,722	4,905	4,628	4,104	1,947	178,765	2,309	9,455	9,217	7,014	4,857	4,885	4,271	2,522
DEBT INSTRUMENTS other than HFT	1,348,150	4,735	36,685	34,959	32,832	9,211		14,115	16,668	1,359,992		38,009	36,569			-	13,721	<u> </u>
								-										
OFF-BALANCE SHEET EXPOSURES	330,935		1,296	1,245	868	472	158	132	386	341,604		1,717	1,628	1,106	452	208	149	246

⁽¹⁾ For the delination of non-performing exposures please netrie to COMMISSION INPERENTING ESCLANTON (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2 Template related instructions, substite 29
(2) Institutions spect here collective allowances for incurrent but not reported looses (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 exported. Sources for financial associal, includioally and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(4) For the orbalances benefit kens, accumulated impairments and accumulated repairments at amortised cost (2) to 80(2010-11 To 50 supervisory reporting, horizones provisions, included in the provisions (instruments at a fair value other than HFT)
(4) For the orbalances benefit kens, accumulated impairment at accumulated repairment fair value other than HFT)
(5) For the orbalances benefit kens, accumulated impairment at accumulated repairment fair value other than HFT)
(6) For the orbalances benefit kens, accumulated impairment at accumulated repairment fair value other than HFT)
(7) For the orbalances benefit kens, accumulated impairment at accumulated repairment fair value other (2) to 80(2010-11 To 50 supervisory reporting, horizones performent, benefit included in the provisions of the PRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on debated according to the FIRREP sign convention. This is because, based on this sign convention, the provisions on orbalance according to the FIRREP sign convention. This is because, based on this sign convention, the provisions of makes at advanced that approved or convention according to the sign of the provisions of the provis



Forborne exposures

	As of 30/09/2020								As of 31/	12/2020		
		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	393	364	206	205	75	75	364	338	207	206	73	73
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	393	364	206	205	75		364	338	207	206	73	
Loans and advances (including at amortised cost and fair value)	29,591	15,352	7,694	6,236	15,963	7,417	29,470	15,161	8,080	6,296	15,823	7,248
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	32	5	1	1	7	3	30	5	1	1	7	3
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	202	128	39	37	74	48	133	84	26	23	88	59
Non-financial corporations	13,332	8,380	3,910	3,538	6,998	3,870	13,132	8,123	3,902	3,552	7,024	3,725
of which: small and medium-sized enterprises at amortised cost	7,455	5,078	2,409	2,184	4,212		7,381	4,869	2,435	2,220	4,159	
Households	16,025	6,840	3,744	2,660	8,884	3,496	16,174	6,950	4,151	2,719	8,704	3,460
DEBT INSTRUMENTS other than HFT	29,984	15,716	7,900	6,440	16,038		29,833	15,500	8,287	6,502	15,896	
Loan commitments given	581	113	6	2	83	40	554	75	5	1	107	39
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Banco Santander, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	380	316	189	186	70	70	410	339	2	2	70	70
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	380	316	189	186	70		410	339	2	2	70	
Loans and advances (including at amortised cost and fair value)	30,920	15,632	7,735	6,170	17,002	7,567	36,355	16,996	8,267	6,656	21,670	8,166
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29	4	1	1	6	3	26	3	1	1	4	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	292	48	23	20	248	27	236	82	24	21	179	50
Non-financial corporations	13,643	8,280	3,812	3,500	7,523	3,877	18,541	9,208	4,061	3,685	11,255	4,227
of which: small and medium-sized enterprises at amortised cost	7,483	5,060	2,426	2,230	4,123		10,455	5,515	2,661	2,421	6,575	
Households	16,957	7,299	3,899	2,649	9,225	3,661	17,552	7,702	4,181	2,948	10,233	3,887
DEBT INSTRUMENTS other than HFT	31,301	15,948	7,924	6,357	17,072		36,765	17,335	8,269	6,658	21,740	
Loan commitments given	679	21	2	2	0	0	1,162	12	3	1	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	(1) For the definition of						0					

⁽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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

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

			AS 01 3	0/09/2020					AS 01 33	L/12/2020					AS 01 3	1/03/2021					As of 30	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	7,719	493	493	7,511	258	0	7,732	463	463	7,537	276	0	7,826	477	476	7,652	282	0	7,796	488	488	7,633	284	0
B Mining and guarrying	6.826	141	141	6,752	79	0	6.635	111	111	6.564	65	0	6.192	111	111	6.125	68	0	6.346	181	111	6.280	81	0
C Manufacturing	51.798	2.629	2.629	50.407	1.868	0	50.113	2.410	2.410	48.885	1.973	0	51.424	2.469	2.454	50.407	1.973	0	52.709	2.606	2.586	51.859	1.985	0
D Electricity, gas, steam and air conditioning supply	13,310	228	228	13,293	170	0	12,808	147	147	12,793	133	0	13,500	202	153	13,488	139	0	13,180	309	283	13,167	136	0
E Water supply	1,856	42	42	1,794	28	0	1,866	42	42	1,809	29	0	1,951	44	44	1,899	29	0	1,882	42	42	1,834	27	0
F Construction	19.521	1.466	1.466	19.431	1.013	0	19.065	1.325	1.325	18.994	1.002	0	19.153	1.488	1.478	19.104	1.028	0	18.947	1.583	1.576	18.888	968	0
G Wholesale and retail trade	64.384	3.079	3.079	63.692	2.177	0	68.599	2.943	2.943	67.967	2.214	0	67.681	3.306	2.986	66.915	2.085	0	67.508	3.354	3.313	66.908	2.236	0
H Transport and storage	18,426	687	687	18,012	456	0	18,566	707	707	18,183	503	0	18,518	837	825	18,252	535	0	18,589	834	833	18,353	485	0
I Accommodation and food service activities	14,365	1,219	1,219	13,895	600	0	14,732	1,425	1,425	14,242	702	0	14,932	1,703	1,262	14,657	787	0	14,713	2,267	2,260	14,468	796	0
3 Information and communication	12.789	244	244	12.122	166	0	13.293	224	224	12.634	183	0	13.739	567	556	13.508	223	0	14.327	403	394	14.295	219	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	45,302	1,294	1,294	44,295	776	0	43,551	1,421	1,421	42,639	784	0	44,558	1,507	1,440	43,713	811	0	43,807	1,480	1,480	43,033	762	0
M Professional, scientific and technical activities	15,821	798	798	15,369	758	0	16,049	1,587	1,587	15,630	775	0	16,477	1,364	1,224	16,178	802	0	17,039	1,150	1,071	16,418	750	0
N Administrative and support service activities	10,719	445	445	10,517	305	0	10,590	452	452	10,416	333	0	11,037	492	488	10,887	338	0	11,585	535	530	11,458	343	0
O Public administration and defence, compulsory social security	185	1	1	107	1	0	135	1	1	58	1	0	1,761	2	2	1,684	2	0	1,644	0	0	1,568	1	0
P Education	2.138	90	90	2.101	65	0	2.172	87	87	2.136	65	0	2.178	103	101	2.145	66	0	2.073	121	118	2.040	59	0
Q Human health services and social work activities	5,514	295	295	5,421	182	0	5,575	302	302	5,485	177	0	5,611	300	299	5,527	184	0	5,504	210	210	5,424	151	0
R Arts, entertainment and recreation	1.839	100	100	1.803	56	0	1.822	98	98	1.791	64	0	1.915	123	122	1.889	81	0	1.776	138	137	1.751	77	0
S Other services	21,631	561	561	21,510	433	2	21,473	616	616	21,286	438	2	22,207	611	570	22,030	606	3	20,324	546	460	20,103	579	3
Loans and advances	314.139	13.813	13.813	308.033	9,389	2	314,777	14.362	14.362	309.049	9,720	2	320.662	15,706	14,588	316.058	10.040	3	319,748	16.247	15.891	315.478	9.937	3

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Banco Santander, S.A.		
As of 30/09/2020		
	Maximum amount of the guarantee that can be	

								As of 30)	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing																Performing							Performing			Non-performi				1 1
(min EUR)			Of which: exposures with forbsenance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbinarios measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forteasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: enposures with fortheirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	39,177	38,046	1,844	5,255	1,132	711	835	741	417	102	240	325	224	271	12	276	23,328	22,332	945	1,367	996	553	641	688	369	174	267	319	210	293	16	138
of which: Households	27,591	26,941	1,330	3,165	649	363	387	429	286	96	151	143	93	101		251	17,227	16,673	855	2,309	554	222	420	409	276	165	196	133	71	114	0	106
of which: Collateralised by residential immovable property	24,125	23,543	1,007	2,606	582	330	346	192	54	40	er er	108	77	62		221	14,918	14,434	541	1,921	494	185	360	166	66	20	53	100	51	86	0	83
of which: Non-financial corporations	11,587	11,104	514	2,091	463	346	440	312	130	6	100	182	130	170	12	25	6,101	5,659	89	1,078	402	331	421	279	93	9	71	186	138	179	16	33
of which: Small and Medium-sized Enterprises	5,091	4,606	201	843	283	206	254	197	81	5	26	115	85	105	3	14	3,497	3,216	60	677	271	200	255	186	73		58	113	86	108	3	16
of which: Collaboralised by commercial immovable property	2,823	2,519	164	588	304	254	294	128	29	1	22	99	86	98		10	2,015	1,729	27	318	286	245	277	118	16	1	12	102	89	101	0	2

								As of 30	0/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
									Performing																Performing							
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not notell- impaind (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbarrance measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee y received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant monatoria	74,956	73,338	2,447	11,646	1,627	471	562	2,887	2,265	523	1,054	621	172	274		405	88,509	85,810	2,723	12,869	2,698	596	764	3,588	2,481	737	1,185	1,107	244	368	0	1,006
of which: Households	62,939	61,463	2,230	8,643	1,476	420	467	2,566	1,996	501	900	571	155	250		328	72,660	70,389	2,368	9,091	2,271	409	615	3,075	2,135	701	970	943	201	310	0	661
of which: Collateralised by residential immovable property	45,048	44,265	539	5,669	703	253	135	204	141	14	109	63	25	20	۰	170	55,019	53,956	493	6,172	1,063	217	190	269	157	9	112	112	20	31	0	169
of which: Non-financial corporations	12,026	11,875	205	2,998	151	50	24	320	270	22	154	51	18	23		80	15,846	15,421	355	1,771	425	107	149	513	346	36	215	167	40	58	0	314
of which: Small and Medium-sized Enterprises	6,242	6,149	126	875	93	25	52	240	204	19	111	36	10	20	۰	59	6,754	6,501	180	1,038	252	59	15	361	231	28	142	130	12	41	0	202
of which: Collateralised by commercial immovable property	1,364	1,361	23	396	23	14	10	35	28	3	19	7	4	3			1,936	1,862	26	609	73	16	18	52	41	3	30	11	5	4	0	46

İ								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ù	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbeinince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeirance measures	Of which:		Of which: exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums will forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not cridit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	34,006	33,976	4	562	31		18	174	170	0	24	4		2	25,933	24	38,313	38,224	9	1,579	89		39	141	131	۰	43	10	0	4	29,068	50
of which: Households	1,520	1,529			1			3	3			0				1	1,688	1,684			4			14	13			0				3
of which: Collateralised by residential immovable property	2	2			0			0	0			0				۰	2	2			0			0				0				
of which: Non-financial corporations	32,480	32,450	4	479	30		25	171	167	0	24	4		2	24,700	23	36,620	36,534	9	1,362	86		36	127	118	0	38	9	0	3	27,720	47
of which: Small and Medium-sized Enterprises	25,666	25,639			27			149	145			4				21	28,178	28,102			76			95	88							43
of which: Collateralised by commercial immovable property	58	57			1			-									125	124			1			-	1			0				0



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02. BBNOS STANTING S.A.

Í								As of 31	/03/2021															As of 30	/06/2021							
	Gross i														Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing																							Performing			Non-perform				
(min EUR)			Of which: exposures will forbearance measures	Of which: the instruments with significant increase in could risk since intital recognition but not credit-impained (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposumes w forbearance measures	Of which: th instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	15,691	14,763	561	2,173	928	502	802	432	135	47	110	297	193	279	0	106	0,695	8,016	361	1,969	678	459	636	361	109	22	76	272	197	257	0	141
of which: Mousiholds	10,772	10,317	464	1,364	455	140	343	180	86	40	76	94	40	61	0	20	4,513	4,312	302	654	201	84	177	90	35	15	29	55	30	40	0	91
of which: Collaboralised by residential immovable property	9,000	9,485	294	1,071	402	116	304	114	39	10	33	75	28	66	0	37	4,154	3,974	272	484	190	76	164	73	26	12	22	47	27	44	0	78
of which: Non-financial corporations	4,919	4,445	97	809	473	361	460	251	49	7	35	202	153	198	0	56	4,162	3,704	79	1,314	477	374	459	291	74	7	49	217	167	206	0	49
of which: Small and Medium-sized Enterprises	2,684	2,383	57	468	301	229	289	159	32	4	23	127	99	123	0	29	2,426	2,134	45	357	293	231	280	184	52	5	33	133	104	130	0	33
of which: Collaboralised by commercial immovable property	2,193	1,890	26	320	303	248	296	126	17	2	12	111	93	110		9	2,023	1,707	31	251	317	266	302	154	33	2	21	121	102	115	0	15

								As of 31	/03/2021															As of 30	/06/2021							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi			1	Performing			Non-perform						Performing			Non-perform							Non-performi			1	
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: soposures with forbearance measures	Of which: instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)		Of which: exposures with forbalizance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposiums with forbearance measures	Of which: a lastruments with significant increase in credit risk since initial ricognition but not credit-impained (Stage 2)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	95,479	91,002	4,390	19,123	4,477	875	1,948	4,143	2,608	840	2,049	1,535	339	711	4	1,404	95,673	90,675	4,606	17,742	4,998	1,256	2,266	4,116	2,430	912	1,999	1,686	470	799	1	1,963
of which: Households	79,690	76,029	3,615	15,932	3,661	719	1,706	3,392	2,197	777	1,794	1,195	270	629	0	855	81,167	77,094	4,001	15,019	4,073	998	1,930	3,382	2,076	849	1,782	1,306	355	674	0	1,307
of which: Collaboralised by residential immovable property	61,834	60,150	770	8,392	1,684	352	369	373	198	17	140	185	12	75	0	614	65,109	63,011	1,058	7,817	2,098	487	636	459	212	30	164	247	68	105	0	899
of which: Non-financial corporations	15,788	14,973	575	3,191	816	155	242	750	411	63	256	339	8	62	4	549	14,506	13,580	604	2,723	926	259	336	734	354	63	216	390	104	107	1	656
of which: Small and Medium-sized Enterprises	6,030	5,692	216	934	338	101	130	427	225	37	142	202	61	64	3	154	5,627	5,218	216	683	429	156	184	444	199	37	122	245	94	84	1	230
of which: Collateralised by commercial immovable property	2,220	2,075	41	678	145	21	58	97	70	6	47	27	4	6	0	121	2,210	2,011	43	661	200	67	107	79	52	5	30	27	5	6	0	173

								As of 31,	63/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposume wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: sopoisns with forbearance measures	Of which: Instruments with significant increase in cwdit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbasisince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	40,651	40,230	1	1,974	421	0	248	196	142	0	56	54	۰	28	32,661	325	41,466	40,693	1	5,381	773	0	566	302	192		112	111	0	5	33,313	399
of which: Households	1,728	1,705			23			17	12			5				20	1,766	1,718			45			23	11			11				30
of which: Collateralised by residential immovable property	2	2						0	0			0				0	2	2			0			0	۰			0				
of which: Non-financial corporations	38,917	38,519	1	1,765	398		234	179	130	0	50	49	۰	26	31,452	305	39,695	38,970	1	5,054	725	0	532	280	180	۰	104	99	0	8	31,890	370
of which: Small and Medium-sized Enterprises	28,323	28,097			226			116	66			28				159	28,450	27,997			453			185	119			65				272
of which: Collateralised by commercial immovable property	149	132			17			2				1				16	133	116			17			2	-							3