Bank name: Santander

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	ES	1.a.(1)
(2) Bank name	1002	Banco Santander	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2018-12-31	1.a.(3)
(4) Reporting currency	1004	EUR	1.a.(4)
(5) Euro conversion rate	1005	1	1.a.(5)
(6) Submission date (yyyy-mm-dd)	1006	2019-07-12	1.a.(6)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1 000 000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2019-04-26	1.b.(3)
(4) Language of public disclosure	1010	Spanish	1.b.(4)
(5) Web address of public disclosure	1011	https://www.santander.com/csgs/Satellite/CFWCSancomQP0	1.b.(5)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	12 659	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	1 320	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	28 352	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	76 423	2.b.(1)
(2) Counterparty exposure of SFTs	1014	2 666	2.b.(2)
c. Other assets	1015	1 291 768	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	91 575	2.d.(1)
(2) Items subject to a 20% CCF	1022	73 368	2.d.(2)
(3) Items subject to a 50% CCF	1023	107 326	2.d.(3)
(4) Items subject to a 100% CCF	1024	32 409	2.d.(4)
e. Regulatory adjustments	1031	35 056	2.e.
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) thorough 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	1 523 092,14	2.f.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions	1033	39 598	3.a.
(1) Certificates of deposit	1034	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	13 157	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	1036	470	3.c.(1)
(2) Senior unsecured debt securities	1037	15 661	3.c.(2)
(3) Subordinated debt securities	1038	421	3.c.(3)
(4) Commercial paper	1039	0	3.c.(4)
(5) Equity securities	1040	5 691	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	1 500	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1213	1 523	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	1043	2 508	3.e.(1)
(2) Potential future exposure	1044	7 598	3.e.(2)
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1045	85 126	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount	
a. Funds deposited by or borrowed from other financial institutions:			
(1) Deposits due to depository institutions	1046	59 000	4.a.(1)
(2) Deposits due to non-depository financial institutions	1047	55 321	4.a.(2)
(3) Loans obtained from other financial institutions	1105	0	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1048	9 944	4.b.
c. Net negative current exposure of securities financing transactions with other financial institutions	1214	5 503	4.c.
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	1050	2 332	4.d.(1)
(2) Potential future exposure	1051	15 513	4.d.(2)
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	147 612	4.e.

Section 5 - Securities Outstanding	GSIB		
a. Secured debt securities	1053	47 305	5.a.
b. Senior unsecured debt securities	1054	111 965	5.b.
c. Subordinated debt securities	1055	23 336	5.c.
d. Commercial paper	1056	21 228	5.d.
e. Certificates of deposit	1057	6 220	5.e.
f. Common equity	1058	78 926	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	345	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	289 326	5.h.

Bank name: **Santander**

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	23 024	6.a.
b. Brazilian real (BRL)	1062	354 893	6.b.
c. Canadian dollars (CAD)	1063	27 021	6.c.
d. Swiss francs (CHF)	1064	75 045	6.d.
e. Chinese yuan (CNY)	1065	73 849	6.e.
f. Euros (EUR)	1066	3 368 346	6.f.
g. British pounds (GBP)	1067	1 104 683	6.g.
h. Hong Kong dollars (HKD)	1068	41 279	6.h.
i. Indian rupee (INR)	1069	4 068	6.i.
j. Japanese yen (JPY)	1070	46 295	6.j.
k. Mexican pesos (MXN)	1108	2 776 682	6.k.
l. Swedish krona (SEK)	1071	22 507	6.l.
m. United States dollars (USD)	1072	3 830 313	6.m.
n. Payments activity indicator (sum of items 6.a through 6.m)	1073	11 748 003	6.n.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	1 119 415	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	1 473	8.a.
b. Debt underwriting activity	1076	52 755	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	54 228	8.c.

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	1078	3 998 175	9.a.
b. OTC derivatives settled bilaterally	1079	1 788 391	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	5 786 567	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	44 472	10.a.
b. Available-for-sale securities (AFS)	1082	106 186	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	120 137	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	15 018	10.d.
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	15 502	10.e.

Section 11 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator (Assets valued for accounting purposes using Level 3 measurement inputs)	1086	4 484	11.a.

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	972 514	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	162 174	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	19 969	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	552 210	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	694 414	13.c.

Ancillary Data