

Bank name: Santander

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	ES	1.a.(1)
(2) Bank name	1002	Santander	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2020-12-31	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	2021-04-29	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	2021-04-28	1.b.(3)
(4) Language of public disclosure	1010	Spanish	1.b.(4)
(5) Web address of public disclosure	1011	https://www.santander.com/content/dam/santander-com/es/da	1.b.(5)
(6) LEI code	2015	5493006QMFDDMYWIAM13	1.b.(6)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	12,881	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	1,838	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	23,138	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	67,441	2.b.(1)
(2) Counterparty exposure of SFTs	1014	2,358	2.b.(2)
c. Other assets	1015	1,333,955	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	101,148	2.d.(1)
(2) Items subject to a 20% CCF	1022	85,214	2.d.(2)
(3) Items subject to a 50% CCF	1023	90,004	2.d.(3)
(4) Items subject to a 100% CCF	1024	42,508	2.d.(4)
e. Regulatory adjustments	1031	18,151	2.e.
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) through 2.c., 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	1,556,279.11	2.f.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions			
(1) Certificates of deposit	1034	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	18,426	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	1036	145	3.c.(1)
(2) Senior unsecured debt securities	1037	13,054	3.c.(2)
(3) Subordinated debt securities	1038	55	3.c.(3)
(4) Commercial paper	1039	0	3.c.(4)
(5) Equity securities	1040	5,272	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	871	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1213	1,152	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	1043	2,212	3.e.(1)
(2) Potential future exposure	1044	4,306	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	82,493	3.f.
Section 4 - Intra-Financial System Liabilities			
a. Funds deposited by or borrowed from other financial institutions:			
(1) Deposits due to depository institutions	1046	48,669	4.a.(1)
(2) Deposits due to non-depository financial institutions	1047	54,849	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	8,004	4.b.
c. Net negative current exposure of securities financing transactions with other financial institutions	1214	8,811	4.c.
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	1050	3,146	4.d.(1)
(2) Potential future exposure	1051	13,138	4.d.(2)
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	136,617	4.e.
Section 5 - Securities Outstanding			
a. Secured debt securities	1053	50,294	5.a.
b. Senior unsecured debt securities	1054	107,133	5.b.
c. Subordinated debt securities	1055	21,495	5.c.
d. Commercial paper	1056	13,678	5.d.
e. Certificates of deposit	1057	8,332	5.e.
f. Common equity	1058	52,011	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	196	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	253,139	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	16,348	6.a.
b. Brazilian real (BRL)	1062	337,455	6.b.
c. Canadian dollars (CAD)	1063	30,378	6.c.
d. Swiss francs (CHF)	1064	57,380	6.d.
e. Chinese yuan (CNY)	1065	174,115	6.e.
f. Euros (EUR)	1066	4,069,057	6.f.
g. British pounds (GBP)	1067	474,912	6.g.
h. Hong Kong dollars (HKD)	1068	63,188	6.h.
i. Indian rupee (INR)	1069	33	6.i.
j. Japanese yen (JPY)	1070	50,926	6.j.
k. Mexican pesos (MXN)	1108	1,480,415	6.k.
l. Swedish krona (SEK)	1071	15,090	6.l.
m. United States dollars (USD)	1072	3,805,046	6.m.
n. Payments activity indicator (sum of items 6.a through 6.m)	1073	10,574,343	6.n.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	461,319	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	2,714	8.a.
b. Debt underwriting activity	1076	77,337	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	80,051	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	3,954,578	9.a.
b. OTC derivatives settled bilaterally	1079	1,710,800	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	5,665,379	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	50,142	10.a.
b. Available-for-sale securities (AFS)	1082	97,294	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	117,662	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	12,632	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	17,141	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	8,262	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	1,030,508	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	142,583	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	25,402	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	609,560	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	726,741	13.c.

Ancillary Data