

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	2021-12-31	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	2022-04-28	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	2022-04-28	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	18,178	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	3,397	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	20,254	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	58,697	2.b.(1)
(2) Counterparty exposure of SFTs	1014	1,780	2.b.(2)
c. Other assets			
(1) Gross notional amount of off-balance sheet items	1015	1,444,308	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	132,042	2.d.(1)
(2) Items subject to a 20% CCF	1022	84,213	2.d.(2)
(3) Items subject to a 50% CCF	1023	96,021	2.d.(3)
(4) Items subject to a 100% CCF	1024	30,769	2.d.(4)
e. Regulatory adjustments			
(1) Regulatory adjustments	1031	19,604	2.e.
f. 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	1,655,440.28	2.f.
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:			
(1) On-balance sheet and off-balance sheet insurance assets	1701	18,773	2.g.(1)
(2) Potential future exposure of derivatives contracts for insurance subsidiaries	1205	0	2.g.(2)
(3) Investment value in consolidated entities	1208	1,742	2.g.(3)
h. Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f			
	2101	1,475	2.h.
i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)			
	1117	1,670,996	2.i.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions			
(1) Certificates of deposit	1216	52,821	3.a.
(2) Unused portion of committed lines extended to other financial institutions	2102	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions			
	1217	25,143	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	1,246	3.c.(1)
(2) Senior unsecured debt securities	2104	15,620	3.c.(2)
(3) Subordinated debt securities	2105	132	3.c.(3)
(4) Commercial paper	2106	0	3.c.(4)
(5) Equity securities	2107	8,820	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	1,712	3.c.(6)
d. Net positive current exposure of SFTs with other financial institutions			
	1219	2,801	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	2,030	3.e.(1)
(2) Potential future exposure	2110	2,363	3.e.(2)
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))			
	1215	109,265	3.f.
Section 4 - Intra-Financial System Liabilities			
a. Funds deposited by or borrowed from other financial institutions			
(1) Deposits due to depository institutions	2111	43,630	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	53,750	4.a.(2)
(3) Loans obtained from other financial institutions	2113	0	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions			
	1223	11,808	4.b.
c. Net negative current exposure of SFTs with other financial institutions			
	1224	2,695	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	2,324	4.d.(1)
(2) Potential future exposure	2115	3,978	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))			
	1221	118,185	4.e.
Section 5 - Securities Outstanding			
a. Secured debt securities			
(1) Secured debt securities	2116	42,409	5.a.
b. Senior unsecured debt securities			
	2117	112,067	5.b.
c. Subordinated debt securities			
	2118	25,728	5.c.
d. Commercial paper			
	2119	18,360	5.d.
e. Certificates of deposit			
	2120	7,506	5.e.
f. Common equity			
	2121	60,034	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.			
	2122	209	5.g.
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g.)			
	1226	266,314	5.h.

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Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount	
a. Australian dollars (AUD)	1061	20,338	6.a.
b. Canadian dollars (CAD)	1063	32,036	6.c.
c. Swiss francs (CHF)	1064	32,387	6.d.
d. Chinese yuan (CNY)	1065	122,274	6.e.
e. Euros (EUR)	1066	4,265,934	6.f.
f. British pounds (GBP)	1067	609,879	6.g.
g. Hong Kong dollars (HKD)	1068	118,613	6.h.
h. Indian rupee (INR)	1069	37	6.i.
i. Japanese yen (JPY)	1070	83,754	6.j.
j. New Zealand dollars (NZD)	1109	21,587	6.k.
k. Swedish krona (SEK)	1071	10,386	6.l.
l. United States dollars (USD)	1072	3,459,994	6.m.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	8,777,218	6.n.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	840,853	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	2,735	8.a.
b. Debt underwriting activity	1076	75,222	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	77,958	8.c.

Section 9 - Trading Volume	GSIB	Amount	
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	19,768	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	595,008	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	614,776	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	490,444	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	112,245	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	602,689	9.f.

Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	2129	3,796,818	10.a.
b. OTC derivatives settled bilaterally	1905	1,678,323	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	5,475,141	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	44,766	11.a.
b. Available-for-sale securities (AFS)	1082	87,583	11.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	115,663	11.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	13,421	11.d.
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	3,265	11.e.

Section 11 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator, including insurance subsidiaries	1229	7,668	12.a

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Total foreign claims on an ultimate risk basis	1087	1,123,613	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	7,899	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	1,131,512	13.c.

Section 14 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency	2131	793,816	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	54,144	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	847,960	14.c.

Ancillary Data

Section 15 - Ancillary Indicators

Section 16 - Ancillary Items

Memorandum Items

Section 17 - Size Items

Section 18 - Interconnectedness Items

Section 19 - Substitutability/Financial Infra. Items

Section 20 - Complexity Items

Section 21 - Cross-Jurisdictional Activity Items

e. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1280	897,569	21.e.
f. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	5,782	21.f.
g. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282	702,603	21.g.

Section 22 - Ancillary Indicators