



2015 EU-wide Transparency Exercise

Bank Name	Banco Santander SA
LEI Code	5493006QMFDDMYWIAM13
Country Code	ES

2015 EU-wide Transparency Exercise

Capital

Banco Santander SA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	70,483	83,998	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	64,250	75,471	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	44,851	52,180	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	46,227	49,343	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-11,243	-10,758	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	4,131	5,019	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-186	-58	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-29,116	-30,280	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4,632	-4,767	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-413	-447	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	-11,440	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-42	-51	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,449	-368	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	16,121	27,097	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	2,533	2,075	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	13,588	25,022	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	5,718	6,727	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-5,718	-6,727	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	64,250	75,471	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,233	8,528	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	2,625	4,608	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	3,608	3,920	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	585,621	609,484	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.97%	12.38%	CA3 {1}	-
Tier 1 Capital ratio	10.97%	12.38%	CA3 {3}	-
Total Capital ratio	12.04%	13.78%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Banco Santander SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	480,287	505,809
Risk exposure amount for securitisation and re-securitisations in the banking book	2,470	1,442
Risk exposure amount for contributions to the default fund of a CCP	865	373
Risk exposure amount Other credit risk	476,952	503,994
Risk exposure amount for position, foreign exchange and commodities (Market risk)	35,103	32,970
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	971	725
Risk exposure amount for Credit Valuation Adjustment	276	321
Risk exposure amount for operational risk	69,953	70,384
Other risk exposure amounts	2	0
Total Risk Exposure Amount	585,621	609,484

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

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Banco Santander SA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	56,039	29,789
Of which debt securities income	7,114	3,832
Of which loans and advances income	46,371	24,385
Interest expenses	26,398	12,788
(Of which deposits expenses)	15,689	7,702
(Of which debt securities issued expenses)	7,861	3,936
(Expenses on share capital repayable on demand)	0	0
Dividend income	435	271
Net Fee and commission income	9,768	5,093
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	4,438	873
Gains or (-) losses on financial assets and liabilities held for trading, net	2,364	-1,003
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	239	-12
Gains or (-) losses from hedge accounting, net	-65	-37
Exchange differences [gain or (-) loss], net	-1,127	1,335
Net other operating income /(expenses)	-372	8
TOTAL OPERATING INCOME, NET	45,321	23,529
(Administrative expenses)	17,931	9,601
(Depreciation)	2,278	1,188
(Provisions or (-) reversal of provisions)	3,004	1,561
(Commitments and guarantees given)	12	-46
(Other provisions)	2,991	1,607
Of which pending legal issues and tax litigation ¹	1,002	
Of which restructuring ¹	340	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	10,828	5,348
(Loans and receivables)	10,639	5,234
(Held to maturity investments, AFS assets and financial assets measured at cost)	189	115
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	834	186
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	17	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	442	256
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-267	-65
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	10,638	5,836
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,945	5,073
Profit or (-) loss after tax from discontinued operations	-26	0
PROFIT OR (-) LOSS FOR THE YEAR	6,919	5,073
Of which attributable to owners of the parent	5,816	4,261

⁽¹⁾ Information available only as of end of the year

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Santander SA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	147,433	151,568	4,183		148,202	149,693	4,347	
	Regional governments or local authorities	2,171	3,779	797		27,957	30,494	729	
	Public sector entities	5,809	5,796	259		6,275	6,656	226	
	Multilateral Development Banks	1,455	1,372	4		2,544	2,544	3	
	International Organisations	69	69	69		0	0	0	
	Institutions	40,663	34,743	8,722		44,472	39,227	8,338	
	Corporates	94,814	67,904	66,660		101,018	75,315	74,148	
	of which: SME	7,882	4,882	4,230		10,163	6,588	5,880	
	Retail	183,770	115,336	83,635		191,393	119,737	86,816	
	of which: SME	20,203	16,178	9,267		20,649	16,761	9,584	
	Secured by mortgages on immovable property	88,668	81,847	37,704		96,875	89,205	42,450	
	of which: SME	11,681	11,659	5,262		12,666	12,630	5,323	
	Exposures in default	25,059	12,846	13,728	12,213	25,501	12,451	13,259	13,050
	Items associated with particularly high risk	111	109	163		107	106	158	
	Covered bonds	3,058	3,058	306		3,478	3,478	348	
	Claims on institutions and corporates with a ST credit assessment	149	297	188		57	508	283	
	Collective investments undertakings (CIU)	175	11	11		1,774	0	0	
	Equity	4,355	4,355	6,679		4,176	4,176	5,935	
	Securitisation	2,024	2,091	1,312		1,441	1,381	483	
	Other exposures	81,552	68,777	48,303		86,265	73,586	49,898	
Standardised Total²	681,336	553,868	272,822	16,932	741,535	608,659	287,422	17,291	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central governments or central banks	41,686	42,903	197		40,048	42,330	254	
	Regional governments or local authorities	46	46	1		26,481	27,092	0	
	Public sector entities	3	3	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,655	9,642	689		8,229	8,217	633	
	Corporates	3,440	2,283	2,272		4,173	3,369	3,368	
	of which: SME	73	58	57		83	58	57	
	Retail	13,149	2,392	1,761		13,238	2,247	1,645	
	of which: SME	199	185	106		243	227	130	
	Secured by mortgages on immovable property	7,314	7,285	2,752		7,633	7,628	3,218	
	of which: SME	3	3	2		23	23	11	
	Exposures in default	11,392	5,704	5,945	5,693	11,629	5,731	5,945	5,837
	Items associated with particularly high risk	2	1	2		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,755	1,755	4,038		1,591	1,591	3,658	
	Securitisation								
	Other exposures	28,099	18,213	16,220		27,454	18,232	16,159	
Standardised Total²	28,099	18,213	16,220	6,647	27,454	18,232	16,159	6,777	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	33,602	34,029	17		29,700	29,802	28	
	Regional governments or local authorities	0	0	0		6	6	1	
	Public sector entities	2,106	2,106	0		0	0	0	
	Multilateral Development Banks	1,444	1,361	0		1,449	1,449	0	
	International Organisations	69	69	69		0	0	0	
	Institutions	3,741	3,933	263		4,997	4,019	720	
	Corporates	21,676	17,447	17,222		27,692	22,319	22,061	
	of which: SME	0	0	0		287	283	274	
	Retail	22,076	9,496	7,025		29,056	13,099	9,658	
	of which: SME	542	542	310		596	596	534	
	Secured by mortgages on immovable property	2,097	2,097	829		2,111	2,111	830	
	of which: SME	5	5	5		1,944	1,944	768	
	Exposures in default	507	291	308	145	544	197	208	346
	Items associated with particularly high risk	74	74	111		73	73	110	
	Covered bonds	3,058	3,058	306		3,478	3,478	348	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	109	109	117		88	88	98	
	Securitisation								
	Other exposures	13,890	13,617	2,485		15,617	15,454	3,043	
Standardised Total²	13,890	13,617	2,485	654	15,617	15,454	3,043	666	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
BRAZIL	Central governments or central banks	34,496	35,576	135		38,121	39,318	124	
	Regional governments or local authorities	11	11	11		41	37	37	
	Public sector entities	359	359	0		991	991	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,199	6,092	2,201		5,866	4,225	1,572	
	Corporates	23,214	15,697	15,462		17,615	12,792	12,533	
	of which: SME	1,513	1,430	1,202		2,204	2,085	1,891	
	Retail	57,254	32,429	23,176		50,100	27,565	19,717	
	of which: SME	7,096	6,427	3,674		5,814	5,374	3,073	
	Secured by mortgages on immovable property	10,391	9,879	4,218		12,922	12,595	6,246	
	of which: SME	612	599	349		673	648	386	
	Exposures in default	4,304	1,480	1,633	2,823	4,371	1,671	1,820	2,701
	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)	11	11	11		0	0	0	
	Equity	982	982	1,013		873	873	903	
	Securitisation								
	Other exposures	13,386	13,816	12,652		15,359	15,699	12,055	
Standardised Total²	13,386	13,816	12,652	3,843	15,359	15,699	12,055	3,567	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
UNITED STATES	Central governments or central banks	5,639	5,891	76		7,078	7,245	79	
	Regional governments or local authorities	1,441	2,909	582		2,550	508		
	Public sector entities	2,510	2,510	65		4,548	4,548	23	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,367	9,511	3,522		14,094	13,120	2,908	
	Corporates	17,239	11,378	11,052		19,654	13,537	13,217	
	of which: SME	2,711	489	418		3,027	593	509	
	Retail	27,851	23,871	17,755		30,534	26,728	19,906	
	of which: SME	2,024	929	548		1,896	788	451	
	Secured by mortgages on immovable property	31,399	25,123	13,041		34,188	26,920	13,732	
	of which: SME	8,557	8,548	3,482		7,405	7,395	2,726	
	Exposures in default	1,497	1,327	1,346	170	1,502	812	827	690
	Items associated with particularly high risk	23	23	35		18	18	28	
	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	697	697	375		855	855	198		
Securitisation									
Other exposures	11,603	11,237	8,294		11,782	11,122	9,301		
Standardised Total²				3,091				3,677	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
MEXICO	Central governments or central banks	10,127	9,518	320		10,344	8,928	222	
	Regional governments or local authorities	11	0	0		3	0	0	
	Public sector entities	516	2	0		121	0	0	
	Multilateral Development Banks	6	6	1		146	146	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,247	465	154		663	523	173	
	Corporates	1,088	121	120		1,104	197	180	
	of which: SME	5	5	4		150	146	139	
	Retail	11,627	6,156	4,248		12,335	7,281	4,986	
	of which: SME	2,881	2,066	1,181		3,351	2,665	1,524	
	Secured by mortgages on immovable property	5,808	5,808	2,045		6,292	6,221	2,187	
	of which: SME	72	72	27		28	28	11	
	Exposures in default	680	399	407	274	736	501	535	235
	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)	164	0	0		1,773	0	0	
Equity	22	22	22		20	20	20		
Securitisation									
Other exposures	5,373	2,896	2,241		5,720	3,242	2,341		
Standardised Total²				664				641	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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 governments or central banks	1,917	1,917	139		1,681	1,681	340	
	Regional governments or local authorities	16	16	3		18	18	4	
	Public sector entities	94	602	120		99	609	122	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,949	2,259	486		3,832	3,111	667	
	Corporates	8,395	6,761	6,548		8,934	7,165	6,951	
	of which: SME	1,115	1,018	805		1,124	1,049	836	
	Retail	14,699	9,110	6,441		15,765	8,305	5,822	
	of which: SME	5,003	2,200	1,258		3,241	2,286	1,307	
	Secured by mortgages on immovable property	12,682	12,682	6,192		14,098	14,098	6,716	
	of which: SME	515	515	303		514	514	240	
	Exposures in default	1,991	1,429	1,623	562	2,105	1,537	1,692	569
	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	68	68	97		68	68	100		
Securitisation									
Other exposures	2,788	2,729	1,795		3,523	3,561	2,064		
Standardised Total²				818				759	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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	Central governments or central banks	6,468	7,236	5		7,213	5,827	4	
	Regional governments or local authorities	125	14	3		167	60	12	
	Public sector entities	38	38	38		30	30	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	164	72	63		191	100	90	
	Corporates	2,561	1,042	994		2,743	1,429	1,360	
	of which: SME	48	48	37		22	22	18	
	Retail	627	547	406		904	818	605	
	of which: SME	26	26	15		47	46	26	
	Secured by mortgages on immovable property	499	499	440		0	0	0	
	of which: SME	60	60	43		0	0	0	
	Exposures in default	565	288	314	277	540	276	290	264
	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	257	257	475		266	266	481		
Securitisation									
Other exposures	1,579	1,537	1,733		1,506	1,461	1,707		
Standardised Total²				365				347	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
POLAND	Central governments or central banks	6,692	7,341	5		5,960	6,469	7	
	Regional governments or local authorities	57	41	8		71	47	9	
	Public sector entities	26	18	4		24	16	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,037	417	187		897	273	146	
	Corporates	8,056	5,474	5,330		8,491	4,968	4,819	
	of which: SME	1,688	1,215	1,124		2,298	1,557	1,422	
	Retail	7,089	5,935	4,128		7,742	6,464	4,482	
	of which: SME	2,285	1,810	1,034		2,548	2,046	1,169	
	Secured by mortgages on immovable property	10,261	10,257	4,675		10,871	10,871	4,994	
	of which: SME	1,259	1,259	619		1,444	1,444	711	
	Exposures in default	1,896	795	929	1,117	1,931	794	923	1,137
	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	247	247	301		248	248	294		
Securitisation									
Other exposures	1,597	1,539	760		1,644	1,623	899		
Standardised Total²				1,291				1,333	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
GERMANY	Central governments or central banks	1,036	1,036	2		1,272	1,272	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	315	306	61		1,217	1,206	74	
	Corporates	1,727	1,610	1,610		1,809	1,623	1,623	
	of which: SME	0	0	0		0	0	0	
	Retail	2,503	2,502	1,877		2,523	2,522	1,892	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5,532	5,532	1,936		5,811	5,811	2,068	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	424	205	244	219	376	163	194	212
	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	11	11	11		10	10	10		
Securitisation									
Other exposures	583	531	409		546	494	356		
Standardised Total²				342				321	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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	Central governments or central banks	0	0	0		5	4	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		939	939	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		889	847	183	
	Corporates	0	0	0		481	474	403	
	of which: SME	0	0	0		119	112	89	
	Retail	0	0	0		161	123	73	
	of which: SME	0	0	0		112	109	62	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	3	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1	1	1		210	199	186		
Standardised Total²				0				48	

(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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Santander SA

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	1,298	0	2,098	524	0	1,865	0	2,790	766	0	0	
	Institutions	58,886	138	54,912	13,627	17	32	44,616	80	43,129	10,852	6	36
	Corporates	249,683	18,827	194,912	111,821	2,914	9,116	267,421	17,213	205,850	116,937	2,181	9,020
	Corporates - Of Which: Specialised Lending	23,051	1,835	22,008	18,583	564	721	24,166	1,544	22,901	19,197	0	702
	Corporates - Of Which: SME	35,902	6,317	33,633	18,449	878	3,384	36,790	6,143	34,337	19,549	882	3,188
	Retail	339,164	10,897	329,633	69,064	966	6,096	368,549	10,548	357,865	77,256	978	6,427
	Retail - Secured on real estate property	282,979	8,865	280,299	44,682	696	4,384	305,232	8,612	301,839	49,577	680	4,734
	Retail - Secured on real estate property - Of Which: SME	2,308	676	2,304	822	92	281	2,691	637	2,682	958	89	271
	Retail - Secured on real estate property - Of Which: non-SME	280,671	8,189	277,995	43,861	604	4,103	302,541	7,975	299,157	48,619	591	4,463
	Retail - Qualifying Revolving	18,276	169	12,416	4,136	36	130	19,717	165	13,494	4,319	34	135
	Retail - Other Retail	37,909	1,863	36,917	20,245	234	1,582	43,600	1,771	42,532	23,361	264	1,558
	Retail - Other Retail - Of Which: SME	4,915	595	4,501	1,934	47	455	7,422	529	6,834	2,975	77	399
	Retail - Other Retail - Of Which: non-SME	32,994	1,268	32,416	18,312	187	1,127	36,178	1,242	35,698	20,386	187	1,159
	Equity	3,989	0	3,989	10,405	0	0	4,283	0	4,283	11,244	0	0
	Securitisation	2,704	0	2,704	1,158	0	7	2,992	0	2,992	958	0	7
Other non credit-obligation assets													
IRB Total				206,690						218,014			

(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).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SPAIN	Central banks and central governments	1,293	0	1,656	436	0	1,829	0	2,305	695	0	1	
	Institutions	41,048	136	37,568	8,127	17	56	19,662	78	18,166	4,635	6	42
	Corporates	121,176	16,198	95,346	58,214	2,126	8,458	121,203	14,473	93,217	56,003	1,947	8,102
	Corporates - Of Which: Specialised Lending	10,390	1,235	9,919	8,461	0	675	10,461	970	9,881	8,551	0	701
	Corporates - Of Which: SME	26,415	5,894	24,959	12,803	825	3,090	25,283	5,618	23,637	12,507	818	2,861
	Retail	84,149	5,596	78,519	2,364	568	2,711	83,042	5,064	77,743	17,777	496	2,494
	Retail - Secured on real estate property	61,038	4,676	60,915	821	430	1,806	59,865	4,373	59,413	10,289	413	1,742
	Retail - Secured on real estate property - Of Which: SME	2,308	676	2,303	821	92	293	2,689	637	2,681	957	89	287
	Retail - Secured on real estate property - Of Which: non-SME	58,730	4,001	58,612	9,867	338	1,513	57,176	3,736	57,062	9,331	324	1,455
	Retail - Qualifying Revolving	10,606	74	5,606	1,439	15	116	10,467	72	5,503	1,347	14	127
	Retail - Other Retail	12,505	846	11,997	1,542	123	789	12,709	619	12,167	6,142	8	626
	Retail - Other Retail - Of Which: SME	3,866	421	3,549	1,542	10	365	4,027	295	3,670	1,625	8	264
	Retail - Other Retail - Of Which: non-SME	8,639	425	8,448	4,698	113	423	8,683	324	8,497	4,517	61	362
	Equity	3,988	0	3,988	10,403	0	41	4,245	0	4,245	11,064	0	41
	Securitisation												
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 effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	175	23	0	0	
	Institutions	4,769	0	4,565	1,616	0	13,789	0	13,843	3,065	0	1	
	Corporates	38,181	451	32,803	15,709	564	350	46,499	377	38,236	18,242	1	317
	Corporates - Of Which: Specialised Lending	8,524	225	8,306	7,248	564	155	9,785	198	9,530	8,023	0	137
	Corporates - Of Which: SME	2,945	83	2,824	1,828	0	58	3,471	55	3,340	2,182	0	54
	Retail	216,315	3,630	213,509	3	218	864	242,243	3,709	238,258	42,561	219	921
	Retail - Secured on real estate property	206,949	3,542	204,393	0	194	739	230,521	3,628	227,251	36,017	197	784
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	206,949	3,542	204,393	31,339	194	739	230,520	3,628	227,250	36,017	197	784
	Retail - Qualifying Revolving	6,561	55	6,310	2,622	14	57	8,122	52	7,473	2,851	13	61
	Retail - Other Retail	2,805	33	2,805	3	68	68	3,600	30	3,534	3,693	9	75
	Retail - Other Retail - Of Which: SME	8	0	8	3	0	0	451	0	385	218	0	0
	Retail - Other Retail - Of Which: non-SME	2,797	33	2,797	3,118	10	68	3,149	30	3,149	3,475	9	75
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
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 effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
BRAZIL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	24,670	395	21,221	12,483	55	480	28,500	455	22,978	12,586	55	902
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
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 effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,925	0	2,915	715	0	0	3,683	0	3,675	1,123	0	0
	Corporates	16,520	0	9,626	5,323	0	267	19,574	5	11,306	7,079	1	338
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	1	0	34	0	34	17	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	34	0	34	17	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	34	0	34	17	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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 effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
MEXICO	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,576	0	2,437	973	0	16	2,115	0	1,941	714	0	11
	Corporates	14,485	504	13,932	7,872	0	278	16,042	573	15,305	8,749	17	403
	Corporates - Of Which: Specialised Lending	1,558	107	1,486	1,151	0	19	1,718	118	1,546	1,196	0	24
	Corporates - Of Which: SME	2,114	16	2,154	1,496	0	38	2,698	40	2,670	1,767	6	36
	Retail	4	0	4	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	2	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	2	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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 effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
CHILE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,542	0	2,898	1,290	0	69	3,857	0	3,154	1,290	0	99
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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 effects).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,243	3	1,175	665	0	0	1,362	2	1,318	719	0	0
	Corporates	9,660	1,235	7,747	4,993	152	446	10,027	1,212	7,918	5,018	147	460
	Corporates - Of Which: Specialised Lending	1,055	268	961	649	0	80	1,145	259	1,033	723	0	86
	Corporates - Of Which: SME	3,059	332	2,430	1,621	46	90	3,199	385	2,557	1,635	49	98
	Retail	19,476	1,077	18,383	385	145	612	19,066	1,043	18,087	4,444	146	640
	Retail - Secured on real estate property	14,974	646	14,973	0	72	250	14,835	611	14,834	3,270	70	246
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,974	646	14,973	0	72	250	14,835	611	14,834	3,270	70	246
	Retail - Qualifying Revolving	1,106	40	498	114	7	36	1,126	41	516	121	7	39
	Retail - Other Retail	3,397	391	2,913	385	66	226	3,106	391	2,737	1,054	69	356
	Retail - Other Retail - Of Which: SME	1,032	173	936	385	37	144	1,042	173	948	392	37	152
	Retail - Other Retail - Of Which: non-SME	2,364	218	1,977	678	29	181	2,063	218	1,789	661	32	204
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
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 effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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 effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	765	0	765	186	0	0	622	0	622	155	0	0
	Corporates	1.856	21	1.854	1.142	16	30	1.898	21	1.898	1.079	9	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	72	0	72	64	0	0
	Corporates - Of Which: SME	1.262	3	1.262	700	7	10	1.106	5	1.106	606	8	16
	Retail	19.191	592	19.191	0	35	562	19.466	574	19.466	10.124	29	565
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19.191	592	19.191	0	35	562	19.466	574	19.466	10.124	29	565
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	8	0	8	3	0	0
	Retail - Other Retail - Of Which: non-SME	19.191	592	19.191	10.027	35	562	19.458	574	19.458	10.121	29	565
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 effects).

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(min EUR, %)													
FRANCE	Central banks and central governments	5	0	283	44	0	0	36	0	310	48	0	0
	Institutions	3.612	0	3.561	556	0	1	2.316	0	2.497	318	0	0
	Corporates	12.177	24	4.231	2.135	2	20	15.127	76	7.414	5.093	2	58
	Corporates - Of Which: Specialised Lending	1.181	0	972	761	0	13	984	0	839	640	0	11
	Corporates - Of Which: SME	6	0	4	2	0	0	1.033	40	1.027	852	0	10
	Retail	15	1	14	1	0	0	4.693	158	4.501	2.331	88	90
	Retail - Secured on real estate property	10	0	10	0	0	0	11	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	1	0	0	10	0	10	1	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	4.680	158	4.589	2.330	88	90
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1.855	60	1.784	718	32	40
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2.825	97	2.805	1.612	56	50
	Equity	0	0	0	0	0	0	38	0	38	180	0	0
Securitisation													
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 effects).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Banco Santander SA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		2	0	2	0	0	2	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	-20	0	0	-20	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		14	0	3	0	0	3	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		52	0	29	0	0	29	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		59	0	38	0	0	38	0	0	0	0	0	0	0	0	0	
[10Y - more]		18	0	-20	0	0	-20	0	0	0	0	0	0	0	0	0	
Total		144	0	33	3	0	31	0	0	0	0	0	0	0	0	0	
[0 - 3M]		81	0	81	0	0	81	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		90	0	24	0	0	24	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	-195	0	0	-195	0	0	0	0	150	2	-1	0	0	
[2Y - 3Y]		12	0	-4	0	0	-4	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		178	0	81	0	0	81	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		19	0	-122	0	0	-122	0	0	0	0	0	0	0	0	0	
[10Y - more]		107	0	41	0	0	41	0	0	0	0	0	0	0	0	0	
Total		487	0	-94	0	0	-94	0	0	0	0	150	2	-1	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	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 - 3M]		334	0	334	0	0	334	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		334	0	334	0	0	334	0	0	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	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 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		2	0	2	0	0	2	466	5	0	0	0	0	0	0	0	
[1Y - 2Y]		5	0	5	0	0	5	0	374	0	-38	0	0	0	0	0	
[2Y - 3Y]		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		24	0	24	0	0	24	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	0	-7	0	0	-7	0	0	0	0	0	0	0	0	0	
[10Y - more]		3	0	0	0	0	0	155	32	0	0	0	0	0	0	0	
Total		43	0	28	0	0	27	622	37	374	-38	0	0	0	0	0	
[0 - 3M]		41	0	41	0	0	41	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		3	0	-298	0	0	-298	0	0	0	0	320	3	-8	0	0	
[1Y - 2Y]		18	0	-249	0	0	-249	2	0	0	0	335	1	0	0	0	
[2Y - 3Y]		46	0	-223	0	0	-223	0	0	0	0	74	0	0	0	0	
[3Y - 5Y]		147	0	67	0	0	67	9	0	0	0	67	0	50	0	0	
[5Y - 10Y]		290	0	21	0	0	21	7	0	0	0	0	0	15	0	0	
[10Y - more]		127	0	-69	0	0	-69	1	0	0	0	0	0	0	0	0	
Total		671	0	-712	0	0	-712	469	1	0	0	729	2	57	0	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Banco Santander SA

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
									Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances			of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	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 - 3M]	China	582	0	582	0	582	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		250	0	250	0	250	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	832	0	832	0	832	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Switzerland	4	0	4	4	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	4	0	4	4	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	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 - 3M]	Other Central and eastern Europe countries non EEA	13	13	13	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		19	19	19	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		17	17	17	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		73	73	73	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		21	21	21	0	0	0	0	0	0	0	0	0	0	0	0
Total	164	164	164	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	8,309	359	6,125	868	4,899	28	0	0	0	0	0	0	0	-962	-1
[3M - 1Y]		5,181	538	4,470	561	3,371	39	0	103	0	0	0	0	0	-513	-1
[1Y - 2Y]		9,874	305	7,862	4,075	3,482	91	4	0	-1,052	1	-1,184	-1	0	0	
[2Y - 3Y]		7,000	305	5,938	3,873	1,761	376	0	0	-457	0	0	0	0	0	
[3Y - 5Y]		6,799	494	6,031	3,643	0	1,894	75	89	-11	-40	0	0	0	0	
[5Y - 10Y]		9,607	2,064	8,819	5,377	0	1,379	0	0	0	0	0	0	0	0	
[10Y - more]		5,570	585	2,403	4,344	0	2,535	8	1	0	0	0	0	0	0	
Total	52,289	4,649	41,650	22,740	0	14,260	561	72	311	-12	-1,709	4	-2,659	-3		
[0 - 3M]	Africa	32	32	32	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		48	48	48	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		27	27	27	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		27	27	27	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		44	44	44	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		182	182	182	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		52	52	52	0	0	0	0	0	0	0	0	0	0	0	0
Total	411	411	411	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	32	32	32	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		47	47	47	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		27	27	27	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		27	27	27	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		43	43	43	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		181	181	181	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		51	51	51	0	0	0	0	0	0	0	0	0	0	0	0
Total	409	409	409	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
				of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	1	1	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	
Total		1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	-20	0	0	-20	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	150	2	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		28	0	28	0	0	28	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		28	0	8	0	0	8	0	0	0	150	2	-1	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	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 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	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 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	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 - 3M]	Denmark	327	0	327	0	0	327	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		327	0	327	0	0	327	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	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 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	361	-88	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		20	0	20	0	0	20	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		21	0	21	0	0	20	150	32	361	-88	0	0	0	0	
[0 - 3M]	France	34	0	34	0	0	34	0	0	0	0	0	0	0	0	0
[3M - 1Y]		7	0	7	0	0	7	4	0	7	0	0	0	-8	0	0
[1Y - 2Y]		0	0	-54	0	0	-54	1	0	0	0	409	1	0	0	0
[2Y - 3Y]		0	0	-21	0	0	-21	2	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	-36	0	0	-36	9	0	0	0	50	0	0	0	0
[5Y - 10Y]		38	0	-64	0	0	-64	167	0	0	0	0	0	15	0	0
[10Y - more]	-9	0	-22	0	0	-22	369	0	0	0	0	0	0	0	0	
Total		88	0	-156	0	0	-156	551	1	0	0	459	1	7	0	

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	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]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	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]	Switzerland	288	0	288	0	288	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		385	0	385	0	385	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		674	0	674	0	674	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	4	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		4	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	8	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		21	21	21	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		20	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		75	75	75	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		18	18	18	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		156	156	156	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	125	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	1	1	0	0	125	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	1,525	219	1,327	868	240	2,031	111	127	-13	0	0	-46	0	0	0	
[3M - 1Y]		10,836	544	5,542	1,685	0	3,314	37	128	0	0	0	-1,466	-2			
[1Y - 2Y]		7,974	796	7,967	4,258	0	3,533	116	31	0	-1,231	3	-4				
[2Y - 3Y]		8,975	176	8,854	3,654	0	5,025	203	73	0	-470	0	0				
[3Y - 5Y]		6,692	509	6,543	2,967	0	3,067	18	63	-10	0	0	0				
[5Y - 10Y]		15,586	1,957	15,414	7,947	0	5,510	0	0	0	0	0	0				
[10Y - more]		3,209	674	3,243	1,545	0	545	1	0	0	0	0	0				
Total		54,898	4,054	48,898	23,602	0	21,234	2,411	229	370	-23	-1,709	11	-1,506	-2		
[0 - 3M]	Africa	21	21	21	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		52	52	52	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		49	49	49	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		188	188	188	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		46	46	46	0	0	0	0	0	0	0	0	0	0	0	0	
Total		390	390	390	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	24	24	24	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		59	59	59	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		19	19	19	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		19	19	19	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		55	55	55	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		211	211	211	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		51	51	51	0	0	0	0	0	0	0	0	0	0	0	0	
Total		438	438	438	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise
Information on performing and non-performing exposures
 Banco Santander SA

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted									Of which: defaulted				
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	109,080	0	121	121	171	21	203	121,961	2	192	192	213	93	78	
Central banks	4,310	0	0	0	0	0	0	5,448	0	0	0	0	0	0	
General governments	72,143	0	0	0	0	0	0	79,958	0	0	0	0	0	0	
Credit institutions	12,368	0	0	0	0	0	0	14,126	0	0	0	0	0	0	
Other financial corporations	11,061	0	0	0	74	0	203	12,685	0	0	0	44	0	0	
Non-financial corporations	9,198	0	120	120	97	20	0	9,744	2	192	192	169	93	78	
Loans and advances (including at amortised cost and fair value)	854,600	10,151	41,384	41,384	8,238	19,577	20,575	967,339	11,156	40,032	40,032	8,723	19,295	20,911	
Central banks	11,814	0	0	0	0	0	0	61,813	0	0	0	0	0	0	
General governments	24,496	44	181	181	19	45	5	22,476	50	190	190	37	40	8	
Credit institutions	77,734	5	25	25	10	23	1	77,063	2	25	25	11	16	1	
Other financial corporations	21,190	25	124	124	184	118	54	34,105	8	121	121	161	96	72	
Non-financial corporations	257,193	1,164	22,207	22,207	2,854	11,770	11,009	271,731	1,834	20,913	20,913	2,595	11,602	10,814	
Households	462,172	8,914	18,848	18,848	5,171	7,621	9,507	500,151	9,263	18,783	18,783	5,919	7,542	10,017	
DEBT INSTRUMENTS other than HFT	963,680	10,151	41,505	41,505	8,409	19,597	20,778	1,089,300	11,158	40,223	40,223	8,936	19,388	20,989	
OFF-BALANCE SHEET EXPOSURES	253,188		1,284	1,284	235	419	138	263,689		1,096	1,096	79	588	40	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29
² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2015 EU-wide Transparency Exercise

Forborne Exposures

Banco Santander SA

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	102	102	15	15	78
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	0	0	0	0	0	102	102	15	15	78
Loans and advances (including at amortised cost and fair value)	59,295	24,406	13,362	10,770	40,264	59,027	23,970	13,168	10,995	32,258
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	938	47	18	11	93	966	55	15	13	146
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	179	76	42	36	70	147	78	39	36	77
Non-financial corporations	26,845	15,761	8,825	7,724	14,372	24,924	15,410	8,734	7,980	11,813
Households	31,333	8,522	4,477	2,999	25,728	32,990	8,426	4,380	2,967	20,222
DEBT INSTRUMENTS other than HFT	59,295	24,406	13,362	10,770	40,264	59,129	24,071	13,183	11,010	32,335
Loan commitments given	0	0	0	0	0	340	19	0	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□



2015 EU-wide Transparency Exercise

Leverage ratio

Banco Santander SA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	64,250	75,471	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	1,294,707	1,369,661	LRCom {21}	
C	Leverage ratio	4.96%	5.51%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Banco Santander SA

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>379,007</i>	<i>369,309</i>	<i>407,154</i>	<i>395,150</i>
of which: Other financial corporations	<i>410</i>	<i>399</i>	<i>405</i>	<i>400</i>
of which: Non-financial corporations	<i>56,857</i>	<i>55,131</i>	<i>59,954</i>	<i>58,484</i>
of which: Households	<i>321,678</i>	<i>313,714</i>	<i>346,453</i>	<i>335,925</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.