



2023 EU-wide Transparency Exercise

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

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

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Key Metrics

Banco Santander, S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	75,499	74,202	76,127	77,628	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	74,653	73,390	75,841	77,216	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	84,513	83,033	85,077	86,485	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	83,667	82,221	84,790	86,072	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	99,773	97,392	98,646	101,154	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	98,950	96,581	98,359	100,741	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	616,738	609,266	620,709	631,149	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	617,116	609,702	620,908	631,021	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.24%	12.18%	12.26%	12.30%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.10%	12.04%	12.21%	12.24%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.70%	13.63%	13.71%	13.70%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.56%	13.49%	13.66%	13.64%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.18%	15.99%	15.89%	16.03%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.03%	15.84%	15.84%	15.96%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,823,762	1,750,626	1,758,741	1,796,203	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.63%	4.74%	4.84%	4.81%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	84,513	83,033	85,077	86,485	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	83,667	82,221	84,790	86,072	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,823,762	1,750,626	1,758,741	1,796,203	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,823,342	1,750,250	1,758,618	1,795,814	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.63%	4.74%	4.84%	4.81%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.59%	4.70%	4.82%	4.79%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	99,773	97,392	98,646	101,154	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	78,499	74,202	76,127	77,628	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	54,610	54,610	53,454	52,398	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	71,940	73,768	75,437	77,437	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-34,232	-37,439	-34,879	-33,835	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-4,380	-4,660	-4,602	-4,612	C.01.00 (0200,0050)	Articles 4(117) and 26(1) point (g) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(113), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	7,297	7,426	7,397	6,711	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,616	1,670	1,331	1,323	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-17,464	-17,182	-17,437	-17,878	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(113), 26(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-1,370	-1,421	-1,427	-1,568	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	-402	-337	-250	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,635	-979	-1,135	-971	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(122), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-299	-340	-348	-386	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-204	-253	-259	-284	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	-270	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	-105	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-20	-37	-47	-65	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	-2	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,408	-1,624	-1,566	-712	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	846	811	287	413	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 49 to 49 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	846	811	287	413	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,015	8,831	8,949	8,856	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	9,015	8,831	8,949	8,856	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	84,513	83,033	85,077	86,485	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,260	14,359	13,569	14,669	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	15,059	14,177	13,394	14,492	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-2	-25	-28	-25	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	203	207	203	202	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	616,738	609,266	620,709	631,149	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-377	-436	-200	128	C.01.00 (0010,0040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.24%	12.18%	12.26%	12.30%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.70%	13.63%	13.71%	13.70%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.18%	15.99%	15.89%	16.03%	CA2 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	74,653	73,390	75,841	77,216	A.1.1-A.1.13-A.1.21-MIN(A.2)+A.1.13-A.1.21-A.1.14-MIN(A.4)+A.1.21-A.1.13-A.1.1	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.10%	12.04%	12.21%	12.24%	(D.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	846	811	287	413	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-23	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-377	-436	-200	128	C.01.00 (0440,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Banco Santander, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	512,804	507,751	516,723	524,138	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	286,106	274,922	282,304	285,835	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	24,861	24,690	72,082	74,168	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	182,953	188,442	142,445	144,971	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	17,890	18,120	17,803	17,892	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	13,408	11,999	12,552	13,153	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	909	1,097	1,054	1,633	C 02.00 (r0640, c0010)
Settlement risk	4	4	5	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	9,512	9,898	9,665	9,233	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	18,432	15,791	16,958	18,742	C 02.00 (r0520, c0010)
Of which the standardised approach	9,305	7,521	8,904	10,284	C 02.00 (r0530, c0010)
Of which IMA	9,127	8,270	8,054	8,458	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	474	300	261	298	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	61,645	62,702	63,161	63,759	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	61,645	62,702	63,161	63,759	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	25	24	590	489	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	616,738	609,266	620,709	631,149	

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

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

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P&L
Banco Santander, S.A.

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	50,635	71,872	23,933	50,018
Of which debt securities income	7,315	10,366	3,341	7,217
Of which loans and advances income	41,719	58,194	17,948	37,036
Interest expenses	21,993	33,029	13,511	29,025
(Of which deposits expenses)	13,200	20,395	9,110	19,824
(Of which debt securities issued expenses)	5,896	8,549	2,941	6,087
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	422	487	63	381
Net Fee and commission income	8,822	11,728	3,020	6,061
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	322	151	41	290
Gains or (-) losses on financial assets and liabilities held for trading, net	1,148	857	801	267
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	958	1,118	-274	-170
Gains or (-) losses from hedge accounting, net	102	60	10	108
Exchange differences (gain or (-) loss), net	-1,430	-545	167	1,084
Net other operating income /(-)expenses	-5	-131	-289	-476
TOTAL OPERATING INCOME, NET	38,982	52,568	13,960	28,538
(Administrative expenses)	15,422	20,917	5,351	10,864
(Cash contributions to resolution funds and deposit guarantee schemes)	898	1,259	155	577
(Depreciation)	2,242	2,985	788	1,602
Modification gains or (-) losses, net	-485	-630	-116	-264
(Provisions or (-) reversal of provisions)	1,318	1,900	652	1,350
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-58	-26	45	9
(Other provisions)	1,376	1,927	607	1,342
Of which pending legal issues and tax litigation ¹⁾	0	79	0	0
Of which restructuring ²⁾	0	-109	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	7,386	10,305	3,187	5,972
(Financial assets at fair value through other comprehensive income)	6	7	-2	-6
(Financial assets at amortised cost)	7,380	10,298	3,189	5,978
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	79	203	20	89
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	582	790	141	325
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-12	5	-6	-53
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	11,721	15,164	3,827	8,091
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	8,224	10,765	2,866	5,813
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	8,224	10,764	2,866	5,813
Of which attributable to owners of the parent	7,316	9,605	2,571	5,241

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banco Santander, S.A.

(mil EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	246,866				223,193				203,508				207,605				IAS 1.54 (f)	
Financial assets held for trading	179,627	41,471	137,613	544	155,932	44,984	110,560	388	172,692	52,168	119,734	790	183,651	61,028	121,582	1,041	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	4,109	234	2,097	1,779	4,201	239	2,270	1,692	4,176	123	2,348	1,705	4,286	87	2,434	1,765	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	7,804	143	7,484	177	7,030	48	6,861	122	7,187	76	6,953	158	6,935	77	6,737	121	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	75,682	54,478	16,279	4,925	72,437	51,406	15,385	5,647	71,009	51,371	13,276	6,362	73,184	52,319	14,247	6,617	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	1,176,785				1,151,081				1,170,106				1,185,227				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	11,798	0	11,798	0	8,335	3	8,332	0	7,208	0	7,208	0	7,768	0	7,767	1	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5,510				-3,749				-3,038				-4,711				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹⁾	105,493				102,178				101,865				101,460					
TOTAL ASSETS	1,802,655				1,720,638				1,734,713				1,765,405				IAS 1.9(a), I.G 6	

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

(mil EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	68,286	0	6	-4	0	-5	64,775	0	6	-4	0	-5	62,235	0	6	-5	64,323	0	6	-4	0	-6	Annex V.Part 1.31, 44(b)		
	Loans and advances	7,497	219	70	-6	-4	-8	8,031	184	18	-15	-3	0	8,342	161	37	-13	-3	-14	8,524	160	91	-7	-4	-49	Annex V.Part 1.32, 44(e)
Financial assets at amortised cost	Debt securities	68,142	204	368	-21	-12	-198	73,143	75	397	-20	-2	-193	83,548	93	407	-19	-4	-215	91,171	85	438	-25	-3	-233	Annex V.Part 1.31, 44(b)
	Loans and advances	1,029,606	68,364	34,079	-4,558	-5,271	-14,359	999,226	67,589	33,187	-3,716	-5,152	-13,896	1,005,128	70,490	32,971	-3,993	-5,172	-13,587	1,009,878	72,760	33,575	-3,941	-5,225	-14,131	Annex V.Part 1.32, 44(e)

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

²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Santander, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	132,464	115,050	123,619	134,769	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	29,209	40,600	37,746	37,300	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,496,509	1,426,165	1,432,134	1,448,743	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	11,368	9,282	9,412	10,349	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-110	-117	-139	-309	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	8,358	8,179	8,125	8,431	IAS 37.10; IAS 1.54(l)
Tax liabilities	10,421	9,440	9,234	9,339	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	15,161	14,506	15,148	14,790	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,703,378	1,623,107	1,635,278	1,663,413	IAS 1.9(b);IG 6
TOTAL EQUITY	99,277	97,530	99,435	101,992	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,802,655	1,720,638	1,734,713	1,765,405	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Santander, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		93,773	74,038	72,385	72,518	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,065	995	736	516	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	17,749	21,520	21,705	21,836	Annex V.Part 1.31
Deposits	Central banks	152,457	84,450	81,624	75,689	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	0	28	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	41,500	45,359	49,840	48,282	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	33,521	33,894	38,212	35,336	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	83,267	80,052	97,844	107,319	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,339	6,460	5,748	5,858	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	131,463	133,799	142,956	149,951	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	36,973	34,260	32,962	32,811	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	288,856	295,247	272,293	274,963	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	181,053	185,051	166,762	165,929	ECB/2013/33 Annex 2.Part 2.9.1
	Households	531,086	534,908	533,402	540,229	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	465,038	456,975	442,809	435,989	Annex V.Part 1.42(f), 44(c)
Debt securities issued		289,148	283,780	290,271	294,787	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		26,491	25,753	25,403	26,901	Annex V.Part 1.37
Other financial liabilities		39,185	36,951	39,854	45,073	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,669,549	1,591,099	1,602,911	1,631,162	

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
Consolidated data							
Central governments or central banks	386,420	440,669	26,733		361,810	415,639	26,599
Regional governments or local authorities	1,720	1,490	200		1,927	1,617	270
Public sector entities	7,303	7,352	440		6,650	6,810	410
Multilateral Development Banks	1,989	4,463	0		2,618	5,233	0
International Organisations	1,154	1,154	0		681	681	0
Institutions	32,254	29,650	6,236		29,145	26,326	5,163
Corporates	97,852	57,801	53,846		92,119	54,561	50,517
of which: SME	20,891	14,477	11,499		21,214	14,687	11,776
Retail	249,856	148,124	164,596		240,027	140,495	98,817
of which: SME	56,267	37,740	19,375		55,688	32,656	19,262
Secured by mortgages on immovable property	111,907	97,527	35,762		110,813	96,207	35,161
of which: SME	32,022	29,250	9,615		34,387	31,489	10,348
Exposures in default	21,628	11,494	12,251	9,431	21,494	11,262	12,251
Items associated with particular high risk	1,256	946	1,418		1,377	943	1,414
Covered bonds	1,641	1,641	239		1,728	1,728	257
Claims on institutions and corporates with a CT credit assessment	450	558	353		193	312	170
Collective investments undertakings (CIU)	139	139	208		139	139	139
Equity	98	98	98		135	135	135
Other exposures	10,290	97,963	47,679		10,766	98,768	47,100
Standardised Total ⁽²⁾	1,618,279	892,491	239,545	16,948	976,666	890,441	239,453

⁽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⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2023 exercise. ⁽³⁾ Only the most exposed countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
SPAIN							
Central governments or central banks	134,110	166,554	10,127		110,961	144,108	10,220
Regional governments or local authorities	183	183	21		80	80	21
Public sector entities	1,758	1,906	41		1,563	1,817	38
Multilateral Development Banks	0	360	0		0	325	0
International Organisations	0	0	0		0	0	0
Institutions	3,469	3,473	934		3,020	3,017	631
Corporates	2,817	3,461	3,352		2,762	3,756	3,599
of which: SME	799	626	488		882	699	543
Retail	12,024	3,234	2,696		14,511	4,415	3,209
of which: SME	790	545	316		806	580	335
Secured by mortgages on immovable property	7,344	7,123	2,603		5,976	5,991	2,152
of which: SME	67	56	30		67	55	19
Exposures in default	1,943	1,534	1,539	403	1,668	1,317	1,346
Items associated with particular high risk	15	15	15		15	15	15
Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a ST credit assessment	81	81	81		81	81	81
Collective investments undertakings (CIU)	100	100	94		127	127	116
Equity	0	0	0		0	0	0
Other exposures	36,072	20,772	14,723		37,102	21,313	15,253
Standardised Total ⁽²⁾	182,492	242,491	70,949	709	173,102	213,313	68,724

⁽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 excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
UNITED KINGDOM							
Central governments or central banks	65,798	65,555	0		66,624	70,370	0
Regional governments or local authorities	0	0	0		0	0	0
Public sector entities	0	0	0		0	0	0
Multilateral Development Banks	1,281	1,281	0		1,178	1,178	0
International Organisations	0	0	0		0	0	0
Institutions	2,729	2,894	459		4,047	2,881	284
Corporates	13,283	7,729	7,102		12,545	7,280	6,609
of which: SME	2,817	2,211	1,888		2,884	2,489	2,087
Retail	22,409	9,325	6,672		21,053	8,262	6,114
of which: SME	1,360	1,023	946		1,462	1,024	230
Secured by mortgages on immovable property	1,760	1,746	729		1,776	1,761	729
of which: SME	398	349	198		415	405	238
Exposures in default	627	265	292	133	682	287	341
Items associated with particular high risk	27	18	27		186	26	38
Covered bonds	1,499	1,499	2,024		1,620	1,620	246
Claims on institutions and corporates with a ST credit assessment	57	57	57		9	9	4
Collective investments undertakings (CIU)	0	0	0		0	0	0
Equity	0	0	0		0	0	0
Other exposures	0	0	0		0	0	0
Standardised Total ⁽²⁾	77,131	77,702	4,320	499	78,811	78,777	4,423

⁽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 excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
UNITED STATES							
Central governments or central banks	52,203	52,609	0		58,422	58,529	0
Regional governments or local authorities	452	448	52		412	409	57
Public sector entities	1,546	1,563	261		1,589	1,605	198
Multilateral Development Banks	137	1,235	0		94	94	0
International Organisations	0	0	0		0	0	0
Institutions	12,494	11,739	2,077		10,535	10,083	1,705
Corporates	24,944	11,369	10,888		21,189	10,038	9,475
of which: SME	2,843	1,208	902		3,123	1,297	1,097
Retail	59,894	41,102	30,278		49,278	35,222	25,654
Secured by mortgages on immovable property	4,062	3,106	1,788		4,111	3,165	1,812
of which: SME	32,785	23,417	8,628		30,959	22,041	7,860
Exposures in default	7,455	7,026	1,865		7,852	7,219	2,219
Items associated with particular high risk	5,074	3,317	3,317	1,844	5,191	3,324	3,542
Covered bonds	1	1	1		1	1	1
Claims on institutions and corporates with a ST credit assessment	0	99	49		0	101	50
Collective investments undertakings (CIU)	0	0	0		0	0	0
Equity	0	0	0		0	0	0
Other exposures	16,797	17,559	10,520		16,797	17,751	10,115
Standardised Total ⁽²⁾	87,902	87,902	43,921	4,392	87,902	87,902	3,922

⁽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 excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
BRAZIL							
Central governments or central banks	41,369	40,726	11,622		37,606	36,966	11,613
Regional governments or local authorities	415	224	197		377	204	181
Public sector entities	2,608	2,608	0		187	187	0
Multilateral Development Banks	0	0	0		0	0	0
International Organisations	0	0	0		0	0	0
Institutions	2,089	1,881	1,261		4,236	3,871	1,175
Corporates	14,262	10,513	9,681		12,758	8,978	8,176
of which: SME	4,359	3,433	2,711		3,062	3,086	2,454
Retail	68,844	38,413	25,627		62,778	36,811	24,684
Secured by mortgages on immovable property	22,094	12,054	7,960		20,776	11,309	6,580
of which: SME	11,886	11,194	3,766		12,072	11,260	3,895
Exposures in default	4,236	3,836	1,174		4,969	4,587	1,494
Items associated with particular high risk	6,897	2,788	3,887	4,023	6,812	2,839	3,843
Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a ST credit assessment	62	62	62		62	62	62
Collective investments undertakings (CIU)	0	0	0		0	0	0
Equity	0	0	0		0	0	0
Other exposures	19,031	19,031	6,645		18,037	18,037	6,541
Standardised Total ⁽²⁾	87,902	87,902	6,645	6,074	88,037	88,037	6,541

⁽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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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
(in EUR, %)									
MEXICO	Central governments or central banks	21,933	22,533	2,821		18,056	19,323	2,876	
	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	964	730	195		1,314	1,047	138	
	Corporates	1,579	1,185	1,154		1,289	1,041	1,011	
	of which: SME	314	142	110		287	131	101	
	Retail	16,220	8,449	6,113		16,056	8,463	5,902	
	of which: SME	3,196	1,620	1,216		4,161	2,388	1,393	
	Secured by mortgages on immovable property	10,156	9,789	3,448		9,833	8,854	3,112	
	of which: SME	1,025	1,004	325		1,013	943	301	
	Exposures in default	1,174	781	859	357	1,066	719	793	313
	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	187	187	54		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	430	430	1,900		484	484	2,171		
Standardised Total ²				970				951	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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
(in EUR, %)									
CHILE	Central governments or central banks	9,789	11,063	48		13,204	12,441	223	
	Regional governments or local authorities	10	0	0		100	31	7	
	Public sector entities	11	0	0		1	0	0	
	Multilateral Development Banks	0	12	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	189	71	0		0	0	0	
	Corporates	5,941	4,385	3,023		5,542	4,094	3,648	
	of which: SME	2,980	2,312	1,888		2,880	2,227	1,790	
	Retail	14,512	4,777	3,199		14,633	5,003	3,420	
	Secured by mortgages on immovable property	7,253	2,200	1,266		7,226	2,208	1,310	
	of which: SME	21,578	22,522	8,026		24,295	24,320	8,261	
	Exposures in default	14,538	13,187	4,320	703	14,812	13,688	4,398	853
	Items associated with particularly high risk	2,138	1,267	1,200		2,316	1,386	1,498	
	Covered bonds	687	666	1,000		678	662	993	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	1	1	1		1	2	1	
Equity	0	0	0		0	0	0		
Other exposures	5,522	5,522	1,328		5,251	5,234	1,109		
Standardised Total ²				1,233				1,208	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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
(in EUR, %)									
POLAND	Central governments or central banks	10,781	15,202	973		12,073	15,838	954	
	Regional governments or local authorities	239	213	43		234	213	43	
	Public sector entities	48	65	0		111	134	30	
	Multilateral Development Banks	10	633	0		0	580	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,544	938	199		1,812	419	110	
	Corporates	11,792	4,569	4,387		11,729	4,940	4,582	
	of which: SME	1,624	865	687		2,292	1,244	988	
	Retail	9,262	6,520	4,502		9,566	6,601	4,543	
	Secured by mortgages on immovable property	3,781	2,177	1,246		4,025	2,285	1,244	
	Exposures in default	17,481	15,535	6,326		17,487	15,613	6,398	
	Items associated with particularly high risk	2,860	2,612	1,032		2,817	2,636	1,146	
	Covered bonds	1,502	580	594	893	1,572	630	677	894
	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	38	38	38		38	38	38	
Other exposures	1,437	2,622	526		1,504	2,634	625		
Standardised Total ²				1,189				1,206	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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
(in EUR, %)									
GERMANY	Central governments or central banks	4,410	2,381	27		3,975	5,203	25	
	Regional governments or local authorities	265	263	2		269	269	2	
	Public sector entities	767	767	0		766	766	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,124	1,122	102		470	464	86	
	Corporates	4,752	3,736	3,621		5,717	4,603	4,370	
	of which: SME	617	562	447		727	673	533	
	Retail	10,972	7,211	5,165		7,471	5,265	4,366	
	Secured by mortgages on immovable property	4,016	2,816	1,790		3,946	2,899	1,871	
	of which: SME	152	140	142		152	152	152	
	Exposures in default	96	93	33		94	88	32	
	Items associated with particularly high risk	159	142	142	21	144	99	109	22
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	4,814	4,814	4,555		4,036	4,036	3,706		
Standardised Total ²				72				81	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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
(in EUR, %)									
PORTUGAL	Central governments or central banks	15,228	17,422	44		12,800	14,423	23	
	Regional governments or local authorities	13	14	7		11	11	6	
	Public sector entities	413	291	23		399	231	23	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	427	419	25		482	470	32	
	Corporates	642	325	267		344	267	210	
	of which: SME	117	103	74		111	89	72	
	Retail	1,337	801	525		1,493	850	560	
	Secured by mortgages on immovable property	689	432	248		688	444	255	
	of which: SME	2,717	2,687	949		3,046	3,023	1,363	
	Exposures in default	543	528	173		516	506	163	
	Items associated with particularly high risk	72	38	38	234	68	179	182	213
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	1,422	1,320	720		1,320	1,183	720		
Standardised Total ²				345				287	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		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
(in EUR, %)									
FRANCE	Central governments or central banks	3,514	5,534	5		3,883	5,710	9	
	Regional governments or local authorities	70	70	14		72	72	14	
	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	919	895	214		853	902	230	
	Corporates	262	265	265		262	265	265	
	of which: SME	238	219	171		205	197	154	
	Retail	1,129	1,812	720		1,244	1,146	795	
	Secured by mortgages on immovable property	429	450	278		588	559	339	
	of which: SME	20	19	7		19	18	6	
	Exposures in default	80	38	39	51	9	38	31	62
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	620	620	265		551	551	265		
Standardised Total ²				71				78	

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	350,711	394,611	27,340		364,654	401,046	27,767	
	Regional governments or local authorities	58,121	64,950	424		66,441	75,361	462	
	Public sector entities	6,702	6,985	382		7,761	7,719	418	
	Multilateral Development Banks	2,490	4,968	27		3,177	6,300	0	
	International Organisations	234	209	0		1,268	1,293	0	
	Institutions	38,528	37,291	5,823		26,511	25,360	4,760	
	Corporates	92,892	56,391	52,373		97,907	61,033	56,840	
	of which: SME	22,234	15,028	12,495		22,892	16,264	13,082	
	Secured by mortgages on immovable property	246,356	143,133	100,496		205,521	144,100	100,973	
	of which: SME	92,741	33,059	19,658		62,218	34,862	20,441	
	of which: SME	110,192	59,025	34,992		112,469	67,079	35,579	
	Exposures in default	36,385	33,397	10,896		37,694	34,115	11,122	
	Items associated with particularly high risk	23,947 ⁴	11,822	12,521	9,432	20,883	12,223	13,102	9,861
	Claims on institutions and corporates with a ST credit assessment	1,339	1,002	1,503		905	784	1,178	
Collective investments undertakings (CIU)	1,809	1,809	273		2,052	2,052	321		
Equity	48	160	96		203	327	169		
Other exposures	109	109	109		238	238	209		
Standardised Total ⁵	993,084	856,662	286,096	16,187	1,013,953	863,943	289,958	16,643	

(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) Operational Total does not include the securitisation portfolio unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	99,601	120,309	9,609		109,820	127,414	8,622	
	Regional governments or local authorities	24,096	13,408	12		24,546	13,891	14	
	Public sector entities	1,531	1,532	31		4,930	4,504	37	
	Multilateral Development Banks	0	281	0		0	243	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,399	2,399	527		2,625	2,594	564	
	Corporates	5,021	2,601	2,802		5,728	3,782	3,027	
	of which: SME	662	509	398		670	502	394	
	Secured by mortgages on immovable property	14,804	4,285	3,065		15,913	5,145	3,724	
	of which: SME	1,100	846	487		1,017	787	453	
	of which: SME	27,726	17,076	12,791		27,046	21,794	15,237	
	Exposures in default	1,751	1,417	1,421	432	1,790	1,476	1,480	300
	Items associated with particularly high risk	12	12	18		4	4	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	135	135	116		203	203	172		
Equity	0	0	0		0	0	0		
Other exposures	48,912	24,414	17,874		39,823	23,100	16,646		
Standardised Total ⁵				726					842

(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 countryparty exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	68,261	69,620	0		64,664	67,741	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,114	1,114	0		10	10	2	
	Multilateral Development Banks	0	0	0		0	978	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,120	3,993	502		3,228	3,493	406	
	Corporates	12,866	7,550	7,162		12,489	7,359	6,727	
	of which: SME	3,086	2,088	2,046		2,462	2,088	1,728	
	Secured by mortgages on immovable property	21,447	6,418	6,100		20,240	7,225	5,344	
	of which: SME	1,962	852	519		1,215	584	361	
	of which: SME	1,290	1,290	715		1,814	1,814	724	
	Exposures in default	389	389	229	212	385	375	222	200
	Items associated with particularly high risk	669	294	298		678	303	302	
	Claims on institutions and corporates with a ST credit assessment	17	12	18		38	35	52	
Collective investments undertakings (CIU)	1,712	1,712	262		1,962	1,962	312		
Equity	0	0	0		0	0	0		
Other exposures	7,959	7,959	4,514		7,420	7,420	4,654		
Standardised Total ⁵				947					964

(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 countryparty exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	52,342	52,694	0		50,291	50,219	14	
	Regional governments or local authorities	194	190	38		189	185	37	
	Public sector entities	1,420	1,420	182		1,420	1,420	188	
	Multilateral Development Banks	92	92	0		92	92	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,905	9,743	1,783		10,834	9,794	1,552	
	Corporates	28,266	9,494	9,889		19,046	9,276	9,060	
	of which: SME	2,839	1,281	961		2,659	1,277	1,002	
	Secured by mortgages on immovable property	40,723	38,820	25,564		40,347	39,888	25,629	
	of which: SME	4,018	3,301	1,725		3,795	3,023	1,702	
	Exposures in default	29,463	21,068	7,515		29,036	21,236	7,460	
	Items associated with particularly high risk	2,924	1,824	1,402		3,344	1,947	1,486	
	Claims on institutions and corporates with a ST credit assessment	5,470	3,586	3,774	1,780	5,713	3,736	3,991	1,892
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	15,278	12,400	10,274		15,470	15,424	9,566		
Standardised Total ⁵				3,972					3,927

(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 countryparty exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BRAZIL	(in EUR, %)								
	Central governments or central banks	49,432	41,962	12,740		39,752	39,248	11,872	
	Regional governments or local authorities	477	477	28		501	501	301	
	Public sector entities	2,385	2,385	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,674	1,471	1,471		1,021	1,164	862	
	Corporates	11,688	9,123	8,179		11,217	10,260	9,368	
	of which: SME	3,762	2,302	2,302		4,369	3,220	2,609	
	Secured by mortgages on immovable property	62,173	32,200	24,969		10,694	38,009	25,347	
	of which: SME	23,179	11,508	6,694		23,608	12,554	7,247	
	Exposures in default	12,322	11,523	1,965		12,892	12,867	4,424	
	Items associated with particularly high risk	5,143	4,711	1,538	3,900	6,321	5,772	1,847	4,100
	Claims on institutions and corporates with a ST credit assessment	6,078	2,073	2,096		7,536	3,952	3,516	
	Collective investments undertakings (CIU)	473	232	349		23	23	35	
Equity	0	0	0		0	0	0		
Other exposures	18,344	18,344	5,901		19,720	19,880	5,792		
Standardised Total ⁵				5,296					5,972

(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 countryparty exclude those for securitisation exposures but includes general credit risk adjustments.

Banco Santander, S.A.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MEXICO	Central governments or central banks	59,882	20,961	2,813		20,554	21,940	2,579	
	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	1,136	842	165		1,293	976	173	
	Corporates	1,446	1,051	1,023		1,594	1,155	1,087	
	of which: SME	291	135	107		315	137	108	
	Retail	16,056	2,774	6,525		20,415	10,240	7,238	
	of which: SME	4,372	2,392	1,513		4,654	2,796	1,646	
	Secured by mortgages on immovable property	10,485	9,460	3,350		11,091	10,049	3,500	
	of which: SME	1,029	1,024	329		1,088	1,103	368	
	Exposures in default	1,168	674	752	342	1,289	718	723	520
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	4,325	4,325	2,192		4,331	4,331	2,157		
Standardised Total⁴			1,071				1,335		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CHILE	Central governments or central banks	12,198	13,289	181		12,431	13,521	369	
	Regional governments or local authorities	136	131	4		129	131	4	
	Public sector entities	1	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	72	64	11		42	38	3	
	Corporates	6,014	4,544	4,067		5,688	4,107	3,685	
	of which: SME	2,043	2,208	1,881		2,728	2,146	1,723	
	Retail	15,200	2,692	3,664		15,154	6,420	3,660	
	Secured by mortgages on immovable property	7,307	2,347	1,353		7,313	2,330	1,343	
	of which: SME	22,774	25,873	1,883		22,843	25,299	1,721	
	Exposures in default	15,595	14,275	4,574	932	15,442	13,728	4,403	936
	of which: SME	2,523	2,523	1,547		2,437	1,433	1,456	
	Items associated with particularly high risk	729	712	1,067		725	692	1,038	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	1	2	1		3	2	1		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	6,282	6,281	1,752		5,662	5,662	1,184		
Standardised Total⁴			1,386				1,348		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
POLAND	Central governments or central banks	11,724	15,620	86		13,270	17,615	935	
	Regional governments or local authorities	230	212	43		273	236	47	
	Public sector entities	1023	130	28		105	140	28	
	Multilateral Development Banks	0	492	0		0	444	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,117	651	157		2,129	598	154	
	Corporates	12,096	5,240	4,076		13,968	6,064	5,720	
	of which: SME	2,394	1,261	1,107		3,018	1,674	1,474	
	Retail	9,761	4,993	4,993		10,613	7,475	1,179	
	Secured by mortgages on immovable property	4,098	2,825	1,395		4,038	2,648	1,511	
	of which: SME	17,250	15,391	6,351		17,819	15,838	6,553	
	Retail	1,478	1,218	1,217		1,548	1,278	1,278	
	Exposures in default	1,542	609	663	881	1,669	648	709	961
	of which: SME	46	0	12		52	0	0	
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	27	27	27		28	28	28		
Other exposures	1,472	2,612	491		1,523	2,812	712		
Standardised Total⁴			1,204				1,316		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	4,708	4,652	38		4,071	4,361	73	
	Regional governments or local authorities	408	422	7		402	422	4	
	Public sector entities	753	753	0		753	753	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	533	489	88		455	404	139	
	Corporates	6,142	4,762	4,762		6,213	4,805	4,805	
	of which: SME	1,220	1,151	914		892	829	654	
	Retail	17,744	2,582	2,582		17,838	3,551	3,551	
	Secured by mortgages on immovable property	8,311	3,359	2,132		8,654	2,364	1,484	
	of which: SME	124	50	50		121	48	48	
	Exposures in default	84	39	39		81	79	28	
	of which: SME	134	93	100	20	131	76	93	43
	Items associated with particularly high risk	15	0	0		15	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	3,956	3,956	3,779		3,990	3,990	3,820		
Standardised Total⁴			79				92		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	43,201	44,712	112		43,201	46,091	89	
	Regional governments or local authorities	378	32	2		271	28	1	
	Public sector entities	0	215	22		0	214	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	477	468	379		528	520	322	
	Corporates	612	350	294		640	424	345	
	of which: SME	206	195	149		209	203	222	
	Retail	1,526	817	518		1,542	852	564	
	Secured by mortgages on immovable property	583	424	243		578	426	243	
	of which: SME	1,453	1,438	510		1,431	1,415	508	
	Exposures in default	418	409	136		401	393	131	
	of which: SME	290	123	149	200	322	124	124	197
	Items associated with particularly high risk	43	23	23		37	19	29	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,262	2,140	760		2,421	2,306	867		
Standardised Total⁴			267				261		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	4,620	6,185	10		6,249	6,691	11	
	Regional governments or local authorities	75	75	15		76	76	15	
	Public sector entities	0	0	0		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	971	950	223		897	892	221	
	Corporates	1,096	923	523		1,124	971	523	
	of which: SME	258	241	137		351	328	260	
	Retail	1,522	663	387		1,674	493	363	
	Secured by mortgages on immovable property	953	953	337		608	571	342	
	of which: SME	12	11	4		12	11	4	
	Exposures in default	88	25	27	63	97	30	33	60
	of which: SME	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	460	460	224		523	523	25		
Standardised Total⁴			82						

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Central banks and central governments	68,183	13	55,137	5,765	2	64,054	0	54,720	0	11,422	0	
	Institutions	383,424	8,866	239,342	1,25,154	1,577	368,417	8,689	225,700	1,23,261	1,619	1,170	
	Corporates	28,622	593	24,628	16,827	0	22,296	417	22,343	15,471	0	223	
	Corporates - Of Which: Specialised Lending	44,349	3,089	29,241	18,325	829	42,838	3,063	28,704	18,904	827	1,500	
	Corporates - Of Which: SME	426,807	9,374	396,601	61,628	1,837	411,462	8,796	385,277	66,718	2,661	3,024	
	Retail	322,921	6,304	322,044	47,794	966	316,402	5,983	313,002	52,778	1,862	1,669	
	Retail - Secured on real estate property	16,909	1,333	16,747	3,073	298	16,494	1,246	16,314	4,719	566	524	
	Retail - Secured on real estate property - Of Which: SME	233,641	4,771	235,073	44,721	669	230,908	4,617	226,770	46,029	1,239	1,146	
	Retail - Other Retail	23,233	245	13,950	4,520	57	22,750	219	13,823	4,547	59	260	
	Retail - Qualifying Revolving	74,017	3,026	60,027	29,314	814	72,310	2,664	58,319	29,293	798	1,265	
	Retail - Other Retail - Of Which: SME	31,276	1,986	17,929	7,677	283	30,769	1,694	27,328	8,574	278	192	
	Retail - Other Retail - Of Which: non-SME	42,742	1,178	42,098	21,637	531	41,541	980	40,789	20,818	521	860	
Equity	9,265	0	9,265	0	0	9,419	0	9,419	0	0	1,777		
Other non credit-obligation assets													
IRB Total ³			235,440						241,098				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
SPAIN	Central banks and central governments	13,375	13	9,855	897	2	14,413	0	13,114	0	13	0	
	Institutions	102,574	5,876	63,368	40,728	1,226	98,621	5,494	59,623	42,024	1,066	2,501	
	Corporates	6,281	165	5,669	3,720	0	5,027	160	4,448	3,134	0	66	
	Corporates - Of Which: Specialised Lending	34,325	2,636	20,121	14,025	496	33,444	2,626	23,951	14,971	925	1,260	
	Corporates - Of Which: SME	120,195	5,144	100,312	25,766	1,193	116,368	4,533	96,761	22,566	1,982	2,493	
	Retail	72,629	2,791	72,475	13,339	968	71,219	2,598	71,043	15,963	1,678	1,218	
	Retail - Secured on real estate property	16,119	1,313	15,964	2,955	266	15,714	1,228	15,541	4,576	509	515	
	Retail - Secured on real estate property - Of Which: SME	57,512	1,468	57,511	10,394	571	55,505	1,370	55,504	14,967	1,119	704	
	Retail - Other Retail	12,680	127	6,428	1,076	14	153	12,260	88	4,962	1,068	105	
	Retail - Qualifying Revolving	33,885	2,246	21,909	11,511	311	32,669	1,867	20,854	11,914	291	1,169	
	Retail - Other Retail - Of Which: SME	23,007	1,629	11,228	5,067	148	22,294	1,451	10,693	5,858	124	742	
	Retail - Other Retail - Of Which: non-SME	10,877	617	10,681	6,444	163	10,464	415	10,151	6,056	156	427	
Equity	8,566	0	8,566	16,394	0	8,839	0	8,839	16,895	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 30/09/2022						As of 31/12/2022					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Central banks and central governments	7,280	0	8,004	1,448	0	7,290	0	7,294	1,073	0	4	
	Institutions	11,718	132	34,079	17,132	0	219	49,936	130	32,753	16,387	0	
	Corporates	9,932	34	7,288	5,430	0	64	8,370	28	7,065	4,902	0	
	Corporates - Of Which: Specialised Lending	806	43	610	356	0	52	852	66	650	416	0	
	Corporates - Of Which: SME	239,413	3,226	234,296	35,855	109	435	230,420	3,173	226,889	34,444	120	
	Retail	229,000	3,118	225,219	28,886	90	270	221,116	3,082	217,869	29,467	101	
	Retail - Secured on real estate property	191	0	180	465	0	1	208	0	208	465	0	
	Retail - Secured on real estate property - Of Which: SME	229,956	3,135	225,187	30,795	90	268	221,074	3,079	217,946	29,467	97	
	Retail - Other Retail	6	0	11	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	2,424	30	2,415	2,420	10	72	2,407	33	2,388	2,338	11	
	Retail - Other Retail - Of Which: SME	21	1	12	5	0	1	17	1	7	4	74	
	Retail - Other Retail - Of Which: non-SME	2,403	29	2,402	2,415	10	71	2,391	32	2,378	2,304	10	
Equity	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 30/09/2022						As of 31/12/2022					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES	Central banks and central governments	12,249	0	7,892	1,252	0	0	0	6,983	1,368	0	0	
	Institutions	43,983	151	20,829	7,949	1	70	40,596	98	19,039	7,312	1	
	Corporates	3,812	0	2,128	1,475	0	11	3,661	0	2,338	1,605	0	
	Corporates - Of Which: Specialised Lending	17	2	23	27	1	0	28	2	11	10	1	
	Corporates - Of Which: SME	239	1	224	61	0	3	259	1	242	93	0	
	Retail	200	0	200	69	0	1	218	0	218	69	0	
	Retail - Secured on real estate property	9	0	9	3	0	0	11	0	11	4	0	
	Retail - Secured on real estate property - Of Which: SME	191	0	191	465	0	1	208	0	208	465	0	
	Retail - Other Retail	7	0	3	1	0	0	7	0	3	1	0	
	Retail - Qualifying Revolving	32	1	22	11	0	2	34	1	21	13	0	
	Retail - Other Retail - Of Which: SME	4	0	13	8	0	2	7	0	13	11	0	
	Retail - Other Retail - Of Which: non-SME	8	0	8	3	0	0	7	0	7	2	0	
Equity	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 30/09/2022						As of 31/12/2022					
		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				
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
BRAZIL	Central banks and central governments	421	0	380	102	0	0	0	213	59	0	0	
	Institutions	46,514	841	34,650	21,179	107	423	37,340	1,606	32,329	20,325	121	
	Corporates	50	50	50	0	0	18	45	45	45	0	11	
	Corporates - Of Which: Specialised Lending	521	6	824	604	1	9	266	0	328	288	0	
	Corporates - Of Which: SME	229	1	29	19	0	0	243	0	61	20	0	
	Retail	29	0	29	4	0	0	31	0	31	5	0	
	Retail - Secured on real estate property	3	0	3	1	0	0	2	0	2	1	0	
	Retail - Secured on real estate property - Of Which: SME	27	0	27	2	0	0	28	0	28	4	0	
	Retail - Other Retail	5	0	2	1	0	0	5	0	2	1	0	
	Retail - Qualifying Revolving	225	0	14	0	0	0	207	0	14	15	0	
	Retail - Other Retail - Of Which: SME	182	0	0	0	0	0	185	0	2	1	0	
	Retail - Other Retail - Of Which: non-SME	43	0	27	14	0	0	42	0	27	14	0	
Equity	699	0	699	3,255	0	0	500	0	300	1,225	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 30/09/2022						As of 31/12/2022					
	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				
(in EUR, %)	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	
Institutions	2,605	0	2,696	793	0	0	2,737	0	2,836	939	0	
Corporates	24,424	373	18,705	8,542	82	170	22,631	213	17,274	7,861	62	
Corporates - Of Which: Specialised Lending	2,338	20	2,283	1,495	0	21	1,999	18	1,949	1,314	0	
Corporates - Of Which: SME	2,087	71	2,042	827	25	46	2,515	82	2,025	791	23	
Retail	87	1	77	30	0	2	96	1	91	38	0	
Retail - Secured on real estate property	54	0	54	12	0	0	51	0	51	18	0	
Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	
Retail - Other Retail - Of Which: SME	51	0	51	11	0	0	48	0	48	17	0	
Retail - Qualifying Revolving	5	0	2	1	0	0	5	0	2	1	0	
Retail - Other Retail	28	1	21	17	0	1	43	1	38	19	0	
Retail - Other Retail - Of Which: SME	9	0	2	1	0	0	6	0	2	1	0	
Retail - Other Retail - Of Which: non-SME	19	0	19	16	0	1	36	0	36	19	0	
Equity	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	
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 30/09/2022						As of 31/12/2022					
	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				
(in EUR, %)	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	
Institutions	1,483	0	1,224	337	0	0	1,318	0	1,222	225	0	
Corporates	6,295	84	4,159	1,532	0	29	6,001	68	3,754	1,476	21	
Corporates - Of Which: Specialised Lending	695	62	500	244	0	12	844	67	702	416	11	
Corporates - Of Which: SME	6	0	2	2	0	0	14	0	3	2	0	
Retail	13	0	10	3	0	0	10	0	9	4	0	
Retail - Secured on real estate property	7	0	6	1	0	0	6	0	6	3	0	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
Retail - Secured on real estate property - Of Which: non-SME	6	0	5	1	0	0	5	0	5	3	0	
Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	
Retail - Other Retail	4	0	3	2	0	0	2	0	2	1	0	
Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	1	0	1	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	
Equity	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	
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 30/09/2022						As of 31/12/2022					
	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				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
POLAND												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	300	0	320	33	0	0	90	0	92	17	0	
Corporates	1,639	0	810	286	0	1	1,630	0	794	272	0	
Corporates - Of Which: Specialised Lending	5	0	13	13	0	0	5	0	5	14	0	
Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	
Retail	49	0	44	16	0	0	53	0	48	24	0	
Retail - Secured on real estate property	39	0	39	14	0	0	43	0	43	23	0	
Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	2	0	
Retail - Secured on real estate property - Of Which: non-SME	35	0	35	13	0	0	39	0	39	21	0	
Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	
Retail - Other Retail	9	0	4	1	0	0	10	0	4	2	0	
Retail - Other Retail - Of Which: SME	6	0	1	0	0	0	7	0	1	1	0	
Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	
Equity	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	
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 30/09/2022						As of 31/12/2022					
	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				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	1,813	0	2,292	505	0	1	2,073	0	2,609	771	0	
Corporates	14,638	120	21,661	3,794	3	87	13,540	111	21,874	3,840	70	
Corporates - Of Which: Specialised Lending	670	70	479	313	0	25	527	70	352	207	0	
Corporates - Of Which: SME	1,246	1	1,235	448	1	1	1,458	2	1,428	516	1	
Retail	22,352	315	21,585	2,931	159	337	21,672	297	20,919	2,354	156	
Retail - Secured on real estate property	2,395	7	2,395	270	5	2	2,396	7	2,396	295	5	
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	2,395	7	2,395	269	4	1	2,397	7	2,397	292	5	
Retail - Qualifying Revolving	2,327	25	1,953	575	10	122	2,227	23	1,651	566	9	
Retail - Other Retail	17,719	273	17,530	2,086	145	313	17,049	256	16,871	6,493	141	
Retail - Other Retail - Of Which: SME	2,487	28	2,468	560	14	27	2,446	26	2,522	570	13	
Retail - Other Retail - Of Which: non-SME	15,232	245	15,062	6,526	133	286	14,603	230	14,349	5,923	128	
Equity	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	
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 30/09/2022						As of 31/12/2022					
	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				
(in EUR, %)	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	
Institutions	1,146	0	631	211	0	1	1,200	0	986	480	0	
Corporates	11,127	405	6,460	4,027	368	303	11,761	399	6,424	4,006	344	
Corporates - Of Which: Specialised Lending	825	19	796	544	0	30	727	18	651	505	0	
Corporates - Of Which: SME	3,094	290	1,279	1,322	308	132	3,202	257	1,566	1,309	255	
Retail	24,564	436	22,721	4,149	139	337	24,842	440	22,977	4,246	139	
Retail - Secured on real estate property	20,048	151	20,048	2,908	0	118	20,128	152	20,128	2,972	0	
Retail - Secured on real estate property - Of Which: SME	648	11	640	89	0	7	635	11	628	87	0	
Retail - Secured on real estate property - Of Which: non-SME	19,400	140	19,400	2,819	0	111	19,497	141	19,497	2,885	0	
Retail - Qualifying Revolving	1,231	24	668	226	24	29	1,243	28	676	230	27	
Retail - Other Retail	3,285	230	2,024	1,015	115	190	3,467	250	2,177	1,065	112	
Retail - Other Retail - Of Which: SME	1,388	125	862	443	49	101	2,002	133	944	460	41	
Retail - Other Retail - Of Which: non-SME	1,297	105	1,163	572	66	89	1,375	117	1,233	576	71	
Equity	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	
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 30/09/2022						As of 31/12/2022					
	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				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
Institutions	3,964	0	3,870	564	0	1	3,649	0	3,356	623	0	
Corporates	20,363	183	11,526	7,668	0	121	21,336	205	12,302	7,921	0	
Corporates - Of Which: Specialised Lending	621	0	416	416	0	7	727	0	461	338	0	
Corporates - Of Which: SME	591	31	583	442	0	16	679	44	667	463	0	
Retail	9,880	140	9,080	4,294	215	113	9,740	148	8,672	4,217	227	
Retail - Secured on real estate property	186	4	186	27	0	2	190	4	190	27	2	
Retail - Secured on real estate property - Of Which: SME	9	1	9	2	0	0	9	1	9	3	1	
Retail - Secured on real estate property - Of Which: non-SME</												

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		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	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		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	54,779	0	33,883	12,665	0	57,172	0	37,137	12,337	0	0	0
	Corporates	387,373	8,774	236,549	124,599	1,450	3,947	377,285	8,194	234,617	127,990	1,368	3,794
	Corporates - Of Which: Specialised Lending	26,667	401	22,259	15,996	0	220	26,275	594	22,651	15,990	0	243
	Corporates - Of Which: SME	42,842	2,727	29,178	19,668	701	1,280	43,668	2,695	29,695	19,422	667	1,274
	Retail	405,256	6,671	379,719	85,842	2,674	3,787	408,602	6,901	383,448	87,637	2,735	3,670
	Retail - Secured on real estate property	310,697	5,707	307,946	53,027	1,814	1,814	313,355	5,707	309,266	53,656	1,822	1,607
	Retail - Secured on real estate property - Of Which: SME	15,975	1,101	15,794	4,907	519	493	15,549	1,041	15,357	4,816	521	480
	Retail - Secured on real estate property - Of Which: non-SME	292,222	4,606	290,752	48,120	1,295	1,314	296,807	4,726	293,909	48,840	1,301	1,127
	Retail - Qualifying Revolving	22,883	223	13,330	4,423	80	261	22,608	207	13,463	4,406	87	344
	Retail - Other Retail	71,776	2,741	58,845	28,392	780	1,692	72,729	2,527	60,699	29,574	625	2,018
	Retail - Other Retail - Of Which: SME	36,426	1,725	18,407	8,972	288	852	30,246	1,614	18,778	9,298	395	940
	Retail - Other Retail - Of Which: non-SME	41,140	1,016	40,438	19,420	494	840	42,483	1,113	41,921	20,317	530	1,079
Equity	9,349	0	9,349	12,662	0	0	9,349	0	9,349	12,662	0	0	
Other non credit-obligation assets													
IRB Total			242,998						247,217				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercises.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		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	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		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,798	0	7,772	1,473	0	6,664	0	7,211	1,263	0	0	0
	Corporates	95,823	5,274	59,175	41,824	901	2,300	96,632	4,936	58,287	41,472	844	2,267
	Corporates - Of Which: Specialised Lending	5,056	184	4,660	3,174	0	65	5,088	158	4,700	3,046	0	64
	Corporates - Of Which: SME	31,993	2,323	20,946	14,330	430	1,623	32,777	2,348	21,448	14,816	446	1,621
	Retail	114,718	4,324	95,723	32,461	1,839	2,403	113,679	4,342	95,389	32,711	1,853	2,427
	Retail - Secured on real estate property	69,625	2,229	69,441	19,803	1,532	1,564	68,653	2,224	68,447	18,778	1,531	1,151
	Retail - Secured on real estate property - Of Which: SME	16,140	1,079	15,976	4,725	501	481	15,822	1,022	15,636	4,651	504	469
	Retail - Secured on real estate property - Of Which: non-SME	53,485	1,250	53,464	14,988	1,032	682	52,831	1,212	52,811	14,127	1,026	681
	Retail - Qualifying Revolving	12,209	86	4,821	1,867	13	109	12,459	76	4,886	1,864	102	102
	Retail - Other Retail	32,724	1,909	21,462	12,291	294	1,131	32,628	2,032	22,076	12,870	310	1,225
	Retail - Other Retail - Of Which: SME	22,284	1,476	11,262	6,261	136	700	21,881	1,548	11,264	6,561	147	741
	Retail - Other Retail - Of Which: non-SME	10,440	432	10,170	6,040	158	431	10,747	483	10,812	6,327	163	483
Equity	6,482	0	6,482	16,061	0	0	6,482	0	6,482	17,724	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 31/03/2023					As of 30/06/2023						
		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	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		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,684	0	8,288	1,473	0	7,688	0	8,288	1,472	0	0	0
	Corporates	49,649	157	31,209	15,218	0	194	51,779	156	33,393	16,013	0	196
	Corporates - Of Which: Specialised Lending	8,690	29	7,987	5,237	0	41	8,565	72	7,419	5,158	0	38
	Corporates - Of Which: SME	1,640	38	1,260	711	0	1	1,546	38	1,122	646	0	1
	Retail	227,123	3,247	223,728	34,848	124	473	230,752	3,403	226,581	35,871	127	446
	Retail - Secured on real estate property	221,759	3,155	214,777	29,866	104	298	221,526	3,308	217,439	30,771	107	278
	Retail - Secured on real estate property - Of Which: SME	37	3	37	15	3	1	35	2	35	13	0	0
	Retail - Secured on real estate property - Of Which: non-SME	217,688	3,152	214,740	29,851	101	297	221,516	3,306	217,439	30,758	105	277
	Retail - Qualifying Revolving	19,662	59	6,663	1,867	13	109	19,943	62	6,766	1,864	102	102
	Retail - Other Retail	2,443	33	2,318	2,350	11	77	2,360	35	2,330	2,398	11	83
	Retail - Other Retail - Of Which: SME	17	1	17	3	1	1	15	1	15	3	1	1
	Retail - Other Retail - Of Which: non-SME	2,426	32	2,312	2,347	10	76	2,345	34	2,315	2,395	11	82
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		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	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		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	40,507	145	18,515	12,276	0	2	40,783	0	6,880	1,207	0	0
	Corporates	14,404	0	18,334	6,871	0	56	41,003	136	19,504	6,929	1	49
	Corporates - Of Which: Specialised Lending	9	2	2,322	1,526	0	7	4,611	0	2,229	1,522	0	7
	Corporates - Of Which: SME	261	1	245	88	0	2	207	1	245	76	1	1
	Retail	222	0	222	74	0	1	222	0	222	62	0	1
	Retail - Secured on real estate property	6	0	6	2	0	0	7	0	7	2	0	0
	Retail - Secured on real estate property - Of Which: SME	256	0	256	72	0	1	256	0	256	60	0	1
	Retail - Secured on real estate property - Of Which: non-SME	7	0	3	1	0	0	7	0	3	1	0	0
	Retail - Qualifying Revolving	32	1	20	13	0	1	30	1	19	13	0	1
	Retail - Other Retail	24	1	13	11	0	12	12	0	12	11	0	0
	Retail - Other Retail - Of Which: SME	7	0	7	3	0	0	7	0	7	2	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity													
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 31/03/2023					As of 30/06/2023						
		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	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		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
BRAZIL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	512	0	431	115	0	0	743	0	549	133	0	0
	Corporates	40,404	1,712	35,606	22,205	146	732	42,294	1,691	37,458	23,296	162	738
	Corporates - Of Which: Specialised Lending	45	45	45	0	12	92	44	92	33	12	0	12
	Corporates - Of Which: SME	1,110	4	1,096	840	2	5	998	1	884	711	0	4
	Retail	65	0	65	29	0	0	64	1	64	19	0	0
	Retail - Secured on real estate property	32	0	32	5	0	0	33	1	33	5	1	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	4	0	0	31	1	31	4	0	0
	Retail - Qualifying Revolving	5	0	3	1	0	0	5	0	2	1	0	0
	Retail - Other Retail	48	0	31	14	0	0	45	0	29	14	0	0
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	46	0	31	14	0	0	44	0	29	14	0	0
Equity	664	0	664	1,472	0	0	664	0	664	1,472	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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
MEXICO	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,759	0	2,949	962	0	2	2,825	0	2,897	938	0	1	2,897	938	0	1
	Corporates	23,596	0	18,079	8,128	88	140	25,117	271	19,351	8,612	51	160	25,117	8,612	51	160
	Corporates - Of Which: Specialised Lending	2,077	38	2,024	1,329	0	22	2,128	85	2,083	1,386	0	28	2,128	1,386	0	28
	Corporates - Of Which: SME	2,404	59	2,162	823	18	39	2,421	59	2,056	811	10	36	2,421	811	10	36
	Retail	90	1	80	45	0	0	80	1	66	25	0	1	80	25	0	1
	Retail - Secured on real estate property	53	0	53	20	0	0	53	0	53	15	0	0	53	15	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	50	0	50	19	0	0	50	0	50	14	0	0	50	14	0	0
	Retail - Qualifying Revolving	5	0	2	1	0	0	3	0	2	1	0	0	3	1	0	0
	Retail - Other Retail	32	1	26	25	0	1	22	1	13	9	0	1	19	9	0	1
Retail - Other Retail - Of Which: SME	8	0	1	1	0	0	9	0	1	1	0	0	9	1	0	0	
Retail - Other Retail - Of Which: non-SME	24	0	24	24	1	0	12	1	12	8	0	0	10	8	0	0	
Equity	0	0	0	0	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	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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
CHILE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,733	0	1,823	302	0	0	1,823	0	1,823	426	0	0	1,823	426	0	0
	Corporates	7,009	76	3,983	1,731	1	16	6,718	121	4,141	1,839	1	24	6,718	1,839	1	24
	Corporates - Of Which: Specialised Lending	913	75	896	428	0	12	975	96	760	409	0	20	975	409	0	20
	Corporates - Of Which: SME	17	0	8	8	0	0	12	0	5	5	0	0	12	5	0	0
	Retail	6	0	8	3	0	0	9	0	7	3	0	0	9	3	0	0
	Retail - Secured on real estate property	6	0	8	3	0	0	9	0	4	4	0	0	9	4	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	1	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	1	0	0	0
	Retail - Other Retail	5	0	2	1	0	0	3	0	3	2	0	0	3	2	0	0
Retail - Other Retail - Of Which: SME	4	0	1	1	0	0	3	0	3	1	0	0	3	1	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	1	0	0	0	1	0	0	
Equity	0	0	0	0	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	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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	341	0	176	45	0	0	413	0	247	63	0	0	413	63	0	0
	Corporates	1,737	0	0	245	0	1	2,269	0	1,038	496	0	2	2,269	496	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0
	Retail	52	0	49	19	0	0	42	0	53	23	0	0	42	23	0	0
	Retail - Secured on real estate property	45	0	45	18	0	0	49	0	49	22	0	0	49	22	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	3	0	0	7	0	7	3	0	0	7	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	0	39	15	0	0	42	0	42	19	0	0	42	19	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail	6	0	3	1	0	0	7	0	4	1	0	0	4	1	0	0
Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	7	0	0	0	0	0	7	0	0	0	
Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	0	0	3	1	0	0	3	1	0	0	
Equity	0	0	0	0	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	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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,455	0	2,719	517	0	1	2,591	0	3,012	547	0	1	2,591	547	0	1
	Corporates	13,207	77	7,548	3,286	0	5	13,173	77	7,546	3,283	5	49	13,173	3,283	5	49
	Corporates - Of Which: Specialised Lending	1,317	69	996	731	0	34	1,597	69	1,173	809	0	34	1,597	809	0	34
	Corporates - Of Which: SME	1,423	3	1,425	644	2	2	1,521	4	1,288	685	3	4	1,521	685	3	4
	Retail	21,659	309	20,666	6,032	132	277	22,444	312	22,657	6,423	138	285	22,444	6,423	138	285
	Retail - Secured on real estate property	2,382	7	2,382	272	4	1	2,388	6	2,388	281	4	1	2,388	281	4	1
	Retail - Secured on real estate property - Of Which: SME	7	0	7	0	0	0	7	0	7	0	0	0	7	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,375	6	2,375	271	4	1	2,381	6	2,381	280	3	1	2,381	280	3	1
	Retail - Qualifying Revolving	2,227	24	1,142	494	27	107	1,778	22	1,181	284	17	117	1,778	284	17	117
	Retail - Other Retail	17,250	268	17,223	5,286	101	257	18,279	284	18,169	5,758	107	267	18,279	5,758	107	267
Retail - Other Retail - Of Which: SME	2,713	27	2,694	538	12	23	2,844	31	2,859	560	13	24	2,844	560	13	24	
Retail - Other Retail - Of Which: non-SME	14,537	240	14,529	4,748	89	234	15,435	254	15,310	5,198	94	243	15,435	5,198	94	243	
Equity	0	0	207	269	0	0	205	0	205	266	0	0	205	266	0	0	
Other non credit-obligation assets	0	0	0	0	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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,085	0	574	232	0	1	1,187	0	664	240	0	0	1,187	240	0	0
	Corporates	12,061	362	6,977	4,454	326	311	11,919	344	6,929	4,330	281	311	11,919	4,330	281	311
	Corporates - Of Which: Specialised Lending	724	18	609	425	0	12	760	18	646	425	0	12	760	425	0	12
	Corporates - Of Which: SME	1,327	0	1,698	1,206	946	139	1,641	229	1,698	1,202	137	206	1,641	1,202	137	206
	Retail	24,380	502	22,380	4,799	305	417	24,177	533	22,460	4,820	334	440	24,177	4,820	334	440
	Retail - Secured on real estate property	19,282	191	19,375	2,343	150	156	19,403	194	19,398	2,333	158	160	19,403	2,333	158	160
	Retail - Secured on real estate property - Of Which: SME	685	14	679	134	11	8	600	12	595	119	10	7	600	119	10	7
	Retail - Secured on real estate property - Of Which: non-SME	18,697	177	18,697	3,209	138	149	18,803	182	18,803	1,214	147	156	18,803	1,214	147	156
	Retail - Qualifying Revolving	1,257	42	625	237	36	35	1,275	47	698	245	37	40	1,275	245	37	40
	Retail - Other Retail	3,743	289	2,529	1,219	124	225	2,498	291	2,395	1,182	149	237	2,498	1,182	149	237
Retail - Other Retail - Of Which: SME	2,208	145	1,239	583	41	115	2,148	156	1,182	593	48	122					

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Santander, S.A.

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		56	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		146	146	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		254	253	0	0	0	0	0	253	0	0	0	0	0	0	501	0	14
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	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	30	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards 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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Santander, S.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		-1	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		31	31	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		16	16	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		34	34	0	0	0	0	34	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		101	101	0	0	0	0	101	0	0	0	0	0	0	0	0	0	0
f 10Y - more	47	47	0	0	0	0	47	0	0	0	0	0	0	0	0	0	0	
Total		230	230	0	0	0	0	230	0	0	0	0	0	0	487	0	0	13
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		31	31	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		31	31	0	0	0	0	31	0	0	0	0	0	0	30	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards 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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco Santander, S.A.

	As of 30/09/2022											As of 31/12/2022												
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Of which performing but past due >30 days and <=90 days	Of which non-performing ³⁾		On performing exposures ³⁾	On non-performing exposures ³⁾											
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			Of which defaulted			Of which Stage 3 ⁴⁾		Of which defaulted	Of which Stage 3 ⁴⁾								
Cash balances at central banks and other demand deposits	238,269	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	138,263	3	403	399	374	34	210	203	37	139,699	7	431	426	403	23	206	198	198	39					
Central banks	9,669	0	0	0	0	1	0	0	0	12,133	0	0	0	0	1	0	0	0	0					
General governments	89,485	0	0	0	0	3	0	0	0	90,873	0	0	0	0	3	0	0	0	0					
Credit institutions	9,417	0	0	0	0	1	0	0	0	7,033	0	0	0	0	1	0	0	0	0					
Other financial corporations	16,159	2	19	19	9	1	3	0	0	16,769	1	25	25	11	1	3	1	0	0					
Non-financial corporations	13,532	2	384	380	371	28	207	203	37	12,691	0	406	401	392	17	203	198	198	39					
Loans and advances (including at amortised cost and fair value)	1,148,795	5,477	38,206	37,704	34,149	9,204	15,280	14,307	16,651	1,116,538	5,163	36,853	36,599	33,205	8,325	14,708	13,896	13,896	15,975					
Central banks	16,746	0	0	0	0	0	0	0	0	15,397	0	0	0	0	0	0	0	0	0					
General governments	27,104	2	34	34	24	10	11	10	0	27,165	3	65	65	54	13	11	10	10	34					
Credit institutions	49,340	0	1	1	0	9	0	0	0	46,520	0	0	0	0	4	0	0	0	0					
Other financial corporations	90,432	314	321	317	307	106	103	94	188	80,495	21	272	272	263	126	117	111	138						
Non-financial corporations	346,710	787	13,916	13,588	12,502	2,659	5,721	5,375	5,614	338,133	727	13,310	13,248	12,115	2,296	5,827	5,489	5,381						
of which: small and medium-sized enterprises	130,949	594	8,198	8,172	7,851	1,185	3,554	3,471	3,571	129,031	544	8,037	8,005	7,454	1,238	3,537	3,361	3,746						
of which: Loans collateralised by commercial immovable property	51,036	66	4,327	3,740	3,426	433	1,471	1,312	2,387	50,632	59	4,290	4,275	3,708	403	1,538	1,358	2,679						
Households	618,404	4,361	23,931	23,762	21,314	6,421	9,444	8,885	10,848	608,829	4,412	23,296	23,015	20,772	5,893	8,752	8,288	10,421						
of which: Loans collateralised by residential immovable property	379,916	956	8,103	8,016	6,931	588	1,546	1,487	6,424	377,085	946	8,332	8,313	7,151	609	1,446	1,380	6,158						
of which: Credit for consumption	203,805	3,283	12,439	12,469	11,319	5,532	6,913	6,447	3,850	200,067	3,370	12,702	12,538	11,469	4,933	6,560	6,108	3,950						
DEBT INSTRUMENTS other than MPT	1,525,397	5,480	38,669	38,103	34,523	9,238	15,490	14,569	16,688	1,470,503	5,170	37,284	37,025	33,608	8,361	14,914	14,094	14,094	16,014					
OFF-BALANCE SHEET EXPOSURES	492,321		2,127	2,081	1,865	487	242	217	262	388,606		2,081	1,962	1,770	496	238	205	254						

¹⁾ For the definition of non-conforming exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 19.00 / F 19.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/167 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Banco Santander, S.A.

	As of 30/09/2022						As of 31/12/2022					
	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		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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	372	285	177	171	37	37	280	270	132	132	39	39
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	372	285	177	171	37		280	270	132	132	39	
Loans and advances (including at amortised cost and fair value)	37,354	16,854	8,556	6,926	21,777	7,646	35,050	15,974	8,225	6,649	20,372	7,511
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	24	7	5	5	1	1	234	7	6	5	16	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	379	166	61	58	257	107	368	140	59	54	266	86
Non-financial corporations	18,357	8,080	3,554	3,118	11,667	3,748	16,860	7,420	3,491	3,077	10,800	3,681
of which: small and medium-sized enterprises	9,775	4,588	2,257	1,982	6,346		9,135	4,392	2,211	1,949	5,909	
Households	18,594	8,600	4,937	3,745	9,852	3,790	17,587	8,406	4,670	3,513	9,290	3,742
DEBT INSTRUMENTS other than HFT	37,727	17,139	8,733	7,097	21,814		35,330	16,244	8,357	6,780	20,411	
Loan commitments given	2,712	164	16	2	533	112	2,687	115	49	4	678	47
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

Banco Santander, S.A.

	As of 31/03/2023						As of 30/06/2023					
	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		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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	326	316	174	174	25	25	319	308	178	178	0	0
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	326	316	174	174	25		319	308	178	178	0	
Loans and advances (including at amortised cost and fair value)	35,888	15,568	8,127	6,423	20,837	7,285	34,800	15,762	8,146	6,470	19,327	7,721
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	295	6	5	4	278	1	369	3	3	3	2	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	354	139	57	53	254	85	491	224	61	57	397	166
Non-financial corporations	16,979	7,028	3,334	2,839	10,985	3,373	15,374	6,624	3,070	2,601	9,746	3,556
of which: small and medium-sized enterprises	8,878	4,091	2,247	1,911	5,819		8,165	4,028	2,133	1,820	5,121	
Households	18,260	8,395	4,730	3,527	9,320	3,826	18,567	8,910	5,012	3,809	9,183	3,999
DEBT INSTRUMENTS other than HFT	36,215	15,884	8,301	6,597	20,862		35,120	16,069	8,324	6,648	19,327	
Loan commitments given	1,349	197	75	39	851	156	1,150	87	41	3	637	30
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco Santander, S.A.

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount		Of which: non-performing	Of which: non-performing and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: non-performing and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: non-performing and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: non-performing and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	8,918	468	468	8,859	264	0	8,343	493	493	8,289	290	0	8,336	488	488	8,274	286	0	8,380	473	471	8,329	290	0
B Mining and quarrying	2,207	68	68	2,256	45	0	8,920	54	54	8,392	48	0	8,388	49	49	8,841	49	0	8,802	38	38	8,808	35	0
C Manufacturing	60,729	2,042	1,909	60,374	1,205	1	58,859	2,067	2,067	58,490	1,683	1	58,995	2,125	1,995	58,674	1,287	0	58,789	1,991	1,982	58,511	1,224	0
D Electricity, gas, steam and air conditioning supply	18,291	469	468	18,283	201	0	16,540	407	395	16,289	206	0	15,820	428	401	15,786	209	0	15,239	577	577	15,238	239	0
E Water supply	1,719	35	35	1,691	28	0	1,547	33	33	1,520	31	0	1,629	33	33	1,604	31	0	1,628	29	29	1,606	30	0
F Construction	19,324	1,192	1,190	19,303	764	0	18,649	1,115	1,115	18,617	737	0	18,717	1,059	1,044	18,659	703	0	18,727	1,004	999	18,689	680	12
G Wholesale and retail trade	72,072	3,145	3,136	71,808	1,999	1	73,732	3,680	3,680	73,056	1,933	2	73,662	3,866	3,856	73,824	2,229	1	78,293	3,467	3,476	78,491	2,283	0
H Transport and storage	19,885	918	918	19,721	693	4	18,242	997	997	18,088	474	4	17,914	892	892	17,256	446	4	16,830	904	901	16,666	450	4
I Accommodation and food service activities	12,646	1,700	1,700	12,501	632	2	11,875	1,391	1,391	11,749	538	1	11,901	1,316	1,313	11,762	526	1	11,646	1,225	1,216	11,521	602	2
J Information and communication	18,218	243	241	18,195	166	0	18,075	262	256	18,553	137	0	18,269	248	248	18,245	148	0	14,984	219	219	14,985	132	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	42,750	1,240	1,230	42,200	620	0	41,954	1,242	1,236	41,446	630	0	45,778	1,099	1,099	45,271	628	0	46,074	1,047	1,032	45,750	635	1
M Professional, scientific and technical activities	19,761	1,041	1,041	19,657	1,029	0	18,147	309	291	18,042	592	0	18,901	412	386	18,806	512	0	19,233	681	681	19,220	607	0
N Administrative and support service activities	14,122	486	485	14,079	375	0	12,964	469	469	12,937	306	0	13,581	468	468	13,548	347	0	13,565	444	443	13,537	295	0
O Public administration and defence, compulsory social security	2,102	1	0	2,027	1	0	1,997	0	0	1,924	1	0	2,025	0	0	1,951	1	0	1,937	0	0	1,862	1	0
P Education	1,987	78	78	1,965	56	0	1,965	71	71	1,949	56	0	2,000	75	75	1,984	55	0	2,027	66	66	2,052	53	0
Q Human health services and social work activities	5,106	172	172	5,054	112	0	4,987	182	181	4,943	110	0	4,989	204	204	4,943	110	0	4,852	192	191	4,809	104	0
R Arts, entertainment and recreation	1,547	152	152	1,436	75	0	1,444	148	148	1,436	78	0	1,486	123	123	1,477	64	0	1,344	99	99	1,337	52	0
S Other services	19,836	463	462	19,558	399	0	19,582	490	469	19,422	276	0	19,333	408	381	18,959	260	0	18,254	426	426	17,759	263	0
Loans and advances	346,753	13,916	13,988	344,463	8,373	7	338,132	13,310	13,248	335,881	8,115	8	339,113	13,195	12,905	336,965	7,505	8	342,521	12,904	12,814	340,480	7,875	20

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.