

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

| | Actual (starting year) | Baseline Scenario | Adverse Scenario |
|---|---------------------------|-------------------|------------------|
| (mln EUR, %) | 31/12/2015 | 31/12/2018 | 31/12/2018 |
| Cumulative 3y: Net interest income | | 87,769.65 | 76,067.55 |
| Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net | | 2,228.70 | -2,517.39 |
| Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | | -26,657.09 | -40,039.03 |
| Cumulative 3y: Profit or (-) loss for the year | | 20,710.78 | -1,225.82 |
| Coverage ratio - Default stock | 46.99% | 41.83% | 43.10% |
| Common Equity Tier 1 capital | 73,454.09 | 77,654.93 | 51,514.76 |
| Total Risk exposure amount | 577,797.67 | 586,446.63 | 592,949.09 |
| Common Equity Tier 1 ratio, % | 12.7% | 13.2% | 8.7% |
| Fully loaded Common Equity Tier 1 ratio, % | 10.2% | 13.2% | 8.2% |
| Tier 1 capital | 73,454.09 | 84,466.19 | 58,326.02 |
| Total leverage ratio exposures | 1,364,683.53 | 1,364,683.53 | 1,364,683.53 |
| Leverage ratio, % | 5.4% | 6.2% | 4.3% |
| Fully loaded leverage ratio, % | 4.7% | 6.1% | 4.0% |
| Memorandum items | | | |
| Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹ | | | 0 |
| Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ² | | | 5,504 |
| Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ² | | | 0 |

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



| | | | | | | | | 31/12/2015 | | | | | | |
|----------------------|--|---------------|-----------|---------------|-----------|---------------|------------|---------------|-----------|---------------|-----------|---------------|-----------|----------------|
| | | | Exposure | values | | | Risk expos | ure amounts | | | Stock o | of provisions | | |
| | | A-IRI | 3 | F-I | RB | A-I | RB | F-IRI | 3 | A-I | RB | F-IF | 8 | Coverage Ratio |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock |
| | (min EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | 3,219 | 0 | 0 | 0 | 845 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | |
| | Institutions | 38,017 | 2 | 2,046 | 0 | 8,533 | 0 | 589 | 0 | 21 | 0 | 0 | 0 | 0.3 |
| | Corporates | 146.404 | 13.172 | 37.699 | 2.065 | 79.916 | 2.031 | 28.846 | 0 | 1.674 | 6.978 | 243 | 956 | 52.1 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 21,590 | 1,437 | 0 | 0 | 19,176 | 0 | 0 | 0 | 179 | 665 | |
| | Corporates - Of Which: SME | 21.836 | 4.513 | 4.154 | 106 | 14.289 | 689 | 2.845 | 0 | 112 | 2.290 | 4 | 65 | 51.0 |
| | Retail | 345.217 | 9.531 | 0 | 0 | 75.311 | 819 | 0 | 0 | 1.540 | 2.843 | 0 | 0 | 29.8 |
| | Retail - Secured on real estate property | 287,198 | 7,962 | 0 | 0 | 47,005 | 632 | 0 | 0 | 802 | 1,785 | 0 | 0 | 22.4 |
| | Retail - Secured on real estate property - Of Which: SME | 1.898 | 598 | 0 | 0 | 780 | 84 | 0 | 0 | 15 | 247 | 0 | 0 | 41.2 |
| Banco Santander S.A. | Retail - Secured on real estate property - Of Which: non-SME | 285,300 | 7,363 | 0 | 0 | 46,224 | 548 | 0 | 0 | 786 | 1,538 | 0 | 0 | 20.9 |
| | Retail - Qualifying Revolving | 13.190 | 105 | 0 | 0 | 4.298 | 21 | 0 | 0 | 121 | 62 | 0 | 0 | 59.0 |
| | Retail - Other Retail | 44,828 | 1,464 | 0 | 0 | 24,008 | 166 | 0 | 0 | 617 | 996 | 0 | 0 | 68.0 |
| | Retail - Other Retail - Of Which: SME | 6.392 | 354 | 0 | 0 | 2.929 | 25 | 0 | 0 | 110 | 234 | 0 | 0 | 66.2 |
| | Retail - Other Retail - Of Which: non-SME | 38,437 | 1,110 | 0 | 0 | 21,079 | 141 | 0 | 0 | 507 | 762 | 0 | 0 | 68.6 |
| | Equity | 2,110 | | 1,931 | 0 | 5,354 | 0 | 4,776 | 0 | 41 | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | IRB TOTAL | 534,967 | 22,705 | 41,677 | 2,065 | 169,961 | 2.851 | 34,211 | 0 | 3,276 | 9,821 | 243 | 956 | 43.59 |

| | | | | | | | | 31/12/2015 | | | | | | |
|----------------|--|------------------|-----------|-----------------|-----------|----------------|-----------|-----------------|-----------|---------------|-----------|---------------|-----------|----------------------------|
| | | | Exposure | | | | Risk expo | sure amounts | | | Stock | of provisions | | |
| | | A-IR | В | E | IRB | A-I | RB | F-IR | :8 | A- | IRB | F | IRB | Coverage Ratio - |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central banks and central governments | 169 | 0 | 0 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | 15.466 20.616 | .0 | 0 | 0 | 2.833 5.263 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 32.9% |
| | Corporates Corporates - Of Which: Specialised Lending | 20,010 | *** | 16,455 9,536 | 183 | 5,203 | , | 12,557 8,117 | 0 | 25 | 14 | 3 | 149 | 43.5% |
| | Corporates - Of Which: SME Corporates - Of Which: SME | 1 | 0 | 3,256 | 163 | 0 | 0 | 2.077 | 0 | 0 | 0 | 3 | 10 | 32.1% |
| | Retail | 229.273 | 3,359 | 0 | 0 | 40.679 | 192 | 0 | ő | 413 | 261 | ŏ | 0 | 7.8% |
| | Retail - Secured on real estate property | 218.536 | 3.292 | 0 | 0 | 34.484 | 173 | 0 | 0 | 336 | 218 | 0 | 0 | 6.6% |
| | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 91.0% |
| United Kingdom | Retail - Secured on real estate property - Of Which: non-SME | 218,535 | 3,292 | 0 | 0 | 34,483 | 173 | 0 | 0 | 336 | 218 | 0 | 0 | 6.6% |
| _ | Retail - Oualifvina Revolvina | 7.779 | 43 | 0 | 0 | 2.924 3.271 | 11 | 0 | 0 | 27 | 23 | 0 | 0 | 53.4% 82.3% |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | 2,959 | 25 | 0 | 0 | 3,2/1 | / | 0 | 0 | 50 | 20 | 0 | 0 | 82.3% |
| | Retail - Other Retail - Of Which: non-SME | 2.951 | 25 | 0 | 0 | 3.268 | 7 | 0 | 0 | 50 | 20 | 0 | 0 | 82.3% |
| | Equity | 2,332 | 0 | 16 | 0 | 0,100 | ń | 16 | 0 | 0 | 0 | ů ů | 0 | 025 % |
| | Securitisation | | | | | | | | | | | - | _ | |
| | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | IRB TOTAL | 265,523 | 3,403 | 16,470 | 451 | 48,792 | 199 | 12,573 | 0 | 439 | 274 | 3 | 149 | 11.0% |

| | | | | | | | | 31/12/2015 | | | | | | |
|----------|--|----------------|------------|---------------|-----------|----------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|----------------------------|
| | | | Exposure | values | | | Risk expo | sure amounts | | | Stock | of provisions | | |
| | | A-IRE | | F-I | RB | A-I | RB | F-IR | В | A-1 | IRB | F-II | 18 | Coverage Ratio - |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central banks and central governments | 2,489 | 0 | 0 | 0 | 690 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | - |
| | Institutions | 14.416 | 1 | 0 | 0 | 3.430 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 1.2% |
| | Corporates | 69,220 | 11,887 | 8,700 | 1,037 | 41,852 | 1,798 | 8,253 | 0 | 242 | 6,393 | 132 | 463 | |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 8.700 | 1.037 | 0 | 0 | 8.253 | 0 | 0 | 0 | 132 | 463 | |
| | Corporates - Of Which: SME | 15,844 | 4,259 | 0 | 0 | 10,623 | 641 | 0 | 0 | 6 | 2,219 | 0 | 0 | 52.1% |
| | Retail | 71.096 | 4.606 | 0 | 0 | 16.608 | 453 | 0 | 0 | 416 | 1.738 | 0 | 0 | 37.7% |
| | Retail - Secured on real estate property | 54.420 | 4.102 | 0 | 0 | 9.401 | 393 | 0 | 0 | 169 | 1.421 | 0 | 0 | 34.7% |
| <u> </u> | Retail - Secured on real estate property - Of Which: SME | 1,878 | 598 | 0 | 0 | 779 | 84 | 0 | 0 | 15 | 247 | 0 | 0 | 41.2% |
| Spain | Retail - Secured on real estate property - Of Which: non-SME | 52.542 | 3.503 | 0 | 0 | 8.622 | 309 | 0 | 0 | 154 | 1.175 | 0 | 0 | 33.5% |
| · · | Retail - Qualifying Revolving | 4,934 | 43 | 0 | 0 | 1,260 | 6 | 0 | 0 | /9 | 22 | 0 | 0 | 50.6% |
| | Retail - Other Retail | 11.742 | 461 | 0 | 0 | 5.947 | 53 | 0 | 0 | 16/ | 295 | 0 | 0 | 64.1% |
| | Retail - Other Retail - Of Which: SME | 3.696 8.046 | 217 244 | 0 | 0 | 1.762 | 4 | 0 | 0 | 44 | 150 | 0 | 0 | 69.0% 59.6% |
| | Retail - Other Retail - Of Which: non-SME | | 244 | 4 045 | 0 | 4,185 5.348 | 46 | 4.760 | 0 | 123 | 146 | 0 | 0 | 59.6% |
| | Equity | 2.109 | | 1.915 | 0 | 5.348 | 0 | 4.760 | | 41 | | - 0 | 0 | - |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | 0 | | | | 0 | | 0 | - 0 | - 0 | 0 | | | |
| | IRB TOTAL | 159,329 | 16,493 | 10,615 | 1,037 | 67,929 | 2,251 | 13,013 | 0 | 705 | 8,132 | 132 | 463 | 49.0% |

| | | | | | | | | 31/12/2015 | | | | | | |
|--------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|----------------------------|
| | | | Exposur | e values | | | Risk expo | sure amounts | | | Stock | of provisions | | |
| | | A-II | 88 | F- | IRB | A-I | IRB | F-1 | ₹B | A- | IRB | F- | IRB | Coverage Ratio - |
| | (min EUR, %) | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 . |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Corporates Corporates - Of Which: Specialised Lending | 18.815 | 341 | 0 | 0 | 10.495 | 53 | 0 | 0 | 708 | 139 | 0 | 1 | 0 40.9% |
| | Corporates - Of Which: SME | 0 | | 0 | | 0 | 0 | | | 0 | | 0 | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Secured on real estate property | o o | i o | ō | 0 | 0 | 0 | | ō | o o | | ō | | 0 . |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Brazil | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 1 | |
| | Retail - Other Retail - Or Which: non-sme Equity | 0 | | | 1 | 0 | | 1 0 | 0 | 0 | 1 | | 1 : | |
| | Securitisation | Ů | ı ° | Ů | , and a | , and a | 0 | · | Ů | , and a | , | Ů | | |
| | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | IRB TOTAL | 18,815 | 341 | 0 | 0 | 10,495 | 53 | 0 | 0 | 708 | 139 | 0 | _ | 0 40.9% |



Banco Santander S.A.

| | | | | | | | | 31/12/2015 | | | | | | |
|----------------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|----------------------------|
| | | | Exposur | | | | | sure amounts | | | | of provisions | | |
| | | A-II | 88 | F-I | RB | A-1 | IRB | F-IRE | 3 | A- | IRB | F | IRB | Coverage Ratio - |
| | (min EUR, %) | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |) |
| | Institutions | 1.356 | 0 | 913 | 0 | 292 | 0 | 202 | 0 | 0 | 0 | 0 | |) |
| | Corporates | 11,565 | 0 | 44 | 0 | 7,010 | 0 | 42 | 0 | 315 | 0 | 9 | | 9 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | | 2 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 1 | 2 |
| | Retail Retail - Secured on real estate property | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 1 | 2 |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | U | 0 | 0 | 0 | 0 | 0 | 0 | | | 3 |
| United States | Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME | 0 | | 0 | | 0 | 0 | 0 | 0 | 0 | | 31 2 | | |
| Officed States | Retail - Qualifying Revolving | , | | 0 | | 0 | 0 | o o | 0 | 0 | | 1 2 | | 3 |
| | Retail - Other Retail | 0 | , i | 0 | | , o | 0 | ŏ | 0 | 0 | | 1 7 | | í. |
| | Retail - Other Retail - Of Which: SME | o o | i i | o o | i i | i o | n n | ŏ | n n | 0 | 0 | 1 . | | íl . |
| | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| | Equity | o o | 0 | ō | ō | 0 | 0 | ō | ō | 0 | 0 | 1 6 | |) |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |) |
| | IRB TOTAL | 12,920 | 0 | 956 | | 7,302 | 0 | 244 | 0 | 315 | 0 | | _ |) |

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | | | | 31/12/2015 | | | | | | |
|--------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|----------------------------|
| | | | Exposure | | | | | sure amounts | | | | of provisions | | |
| | | A-IF | B . | F-I | RB | A-1 | RB | F-IR | В | A-l | IRB | F-I | RB | Coverage Ratio - |
| | (min EUR, %) | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Institutions | 1.058 | 0 | 1.134 | 0 | 429 | 0 | 387 | 0 | 12 | 0 | 0 | 0 | - |
| | Corporates | 7,138 | 67 | 7,228 | 367 | 4,926 | 18 | 3,483 | 0 | 72 | 46 | 63 | 193 | 54.9% |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 1.262 | 68 | 0 | 0 | 1.055 | 0 | 0 | 0 | 11 | 18 | 26.2% |
| | Corporates - Of Which: SME | 2,622 | 16 | 0 | 0 | 1,567 | 4 | 0 | 0 | 33 | 5 | 0 | 0 | 32.1% |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Mexico | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Equity | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | - |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | IRB TOTAL | 8.195 | 67 | 8,362 | 367 | 5,355 | 18 | 3,870 | 0 | 84 | 46 | 63 | 193 | 54.9% |

1RB TOTAL

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | | | | 31/12/2015 | | | | | | |
|-------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|----------------------------|
| | | | Exposur | | | | | sure amounts | | | | of provisions | | |
| | | A-IR | В | F-I | RB | A-I | RB | F-IR | 88 | A- | IRB | F-I | RB | Coverage Ratio - |
| | (min EUR, %) | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central banks and central governments Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Corporates | 2.951 | 70 | 0 | 0 | 1.271 | 11 | 0 | 0 | 195 | 31 | 0 | 0 | 44.8% |
| | Corporates - Of Which: Specialised Lendino Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail | ő | ŏ | ő | ő | ő | ő | ő | ő | ő | ő | ő | ő | - |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Chile | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 0 | 0 | 0 | 0 | |
| Crine | Retail - Qualifying Revolving | ō | ō | 0 | ō | ō | ō | ō | 0 | ō | ō | 0 | ō | - |
| | Retail - Other Retail Retail - Other Retail - Of Which: SMF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| | Equity | 0 | | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Securitisation Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | IRB TOTAL | 2,951 | 70 | ŏ | ŏ | 1,271 | 11 | ő | ő | 195 | 31 | 0 | ő | 44.8% |

TRE TOTAL

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | | | | 31/12/2015 | | | | | | |
|----------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|----------------------------|
| | | | Exposure | values | | | Risk expo | sure amounts | | | Stock | of provisions | | |
| | | A-IR | В | F-I | RB | A-I | RB | F-IR | В | A-1 | IRB | F-II | 18 | Coverage Ratio - |
| | (min EUR. %) | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central banks and central governments | 0 | | 0 | 0 | 0 | | | | | | 0 | | |
| | Institutions | 1.215 | | 0 | 0 | 637 | | 0 | | | 0 | o o | 0 | 0.0% |
| | Corporates | 6.091 | 684 | 950 | 141 | 4.039 | 128 | 866 | Ö | 105 | 319 | 26 | 105 | |
| | Corporates - Of Which: Specialised Lending | 0,031 | 0.01 | 950 | 141 | 0 | 110 | 866 | Ö | 0 | 0 | 26 | 105 | 74.9% |
| | Corporates - Of Which: SME | 2.133 | 231 | 0 | 0 | 1.443 | 37 | 0 | | 72 | 61 | 0 | 0 | 26.4% |
| | Retail | 17.071 | 809 | ō | ō | 4,186 | 105 | ō | ō | 488 | 336 | ō | ō | 41.5% |
| | Retail - Secured on real estate property | 14,205 | 567 | 0 | o o | 3.117 | 65 | 0 | ė. | 297 | 146 | 0 | 0 | 25.7% |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Portugal | Retail - Secured on real estate property - Of Which: non-SMF | 14.205 | 567 | 0 | 0 | 3.117 | 65 | 0 | 0 | 297 | 146 | 0 | 0 | 25.7% |
| | Retail - Qualifying Revolving | 476 | 19 | 0 | 0 | 114 | 3 | 0 | 0 | 14 | 17 | 0 | 0 | 90.9% |
| | Retail - Other Retail | 2,391 | 223 | 0 | 0 | 955 | 37 | 0 | 0 | 177 | 173 | 0 | 0 | 77.5% |
| | Retail - Other Retail - Of Which: SME | 836 | 80 | 0 | 0 | 378 | 16 | 0 | 0 | 59 | 60 | 0 | 0 | 74.8% |
| | Retail - Other Retail - Of Which: non-SME | 1,555 | 143 | 0 | 0 | 577 | 21 | 0 | 0 | 118 | 113 | 0 | 0 | 78.9% |
| | Fauity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | | 0 | 0 | - |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | 0 | | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | | - |
| | IRB TOTAL | 24,378 | 1,495 | 950 | 141 | 8,861 | 234 | 866 | 0 | 594 | 655 | 26 | 105 | 46.5% |

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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| | | | | | | | 31/12/2015 | | | | | | |
|--|---------------|--|--------------------------------------|---|---|--|---|--------------------------------------|---|---|---|-----------|--|
| | | Exposur | e values | | | Risk expo | sure amounts | | | Stock | of provisions | | |
| | A-1 | RB | F-I | RB | A-1 | RB | F-11 | ₹8 | A-I | RB | F-I | RB | Coverage Ratio - |
| (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| German basks and central governments. Institutions Corporates. Cor | | 0 0 17 0 7 560 0 0 0 0 0 560 0 | 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 172 1,075 0 618 9,095 0 0 0 0 9,095 4 9,091 | 0 0 9 0 7 25 0 0 0 0 25 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 0 3 0 1 127 0 0 0 0 0 127 0 | 0 0 8 0 5 414 0 0 0 0 414 0 414 | 000000000000000000000000000000000000000 | | 49.3% 1 71.8% 74.0% 1 74.0% 1 74.0% 1 74.0% |
| Other non-credit obligation assets | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | (| / |
| IRB TOTAL | 20,383 | 577 | 0 | | 10,341 | 33 | 0 | . 0 | 129 | 423 | 0 | | 73.3% |

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | | | 31/12/2015 | | | | | | |
|---|---------------|---|---|---|---|---|---|---|---|---|---|-----------|----------------------------|
| | | Exposur | | | | | sure amounts | | | | of provisions | | |
| | A- | RB | F- | IRB | A-1 | IRB | F-IR | В | A- | IRB | F- | IRB | Coverage Ratio - |
| (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| Feminal hanks and rental anomanous institutions Central and Companies - Of Which Sociations Lending Conventions - Of Which Sociations Lending Conventions - Of Which Sociations Lending Conventions - Of Which Sociations - | | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 | 000000000000000000000000000000000000000 | 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | | |

| Exposure values | Exposure values | Secretary control | Secretar



| | | Baseline Scenario | | | | | | | | |
|----------------------|--|-------------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| | (min EUR, %) | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| | Central banks and central governments | 0.1% | 3 | 40.0% | 0.1% | 5 | 40.0% | 0.1% | 8 | 40.0% |
| | Institutions | 0.1% | 46 | 22.3% | 0.1% | 72 | 20.1% | 0.1% | 98 | 19.0% |
| | Corporates | 0.5% | 10,961 | 50.2% | 0.5% | 11,859 | | 0.5% | 12,698 | 45.7% |
| | Corporates - Of Which: Specialised Lending | 0.4% | 939 | 41.2% | 0.3% | 1,001 | 37.6% | 0.3% | 1,058 | 34.9% |
| | Corporates - Of Which: SME | 0.8% | 2,746 | 48.5% | 0.8% | 2,943 | 45.6% | 0.7% | 3,120 | 43.5% |
| | Retail | 0.3% | 5,457 | 26.3% | 0.3% | 6,460 | 24.9% | | 7,470 | 23.7% |
| | Retail - Secured on real estate property | 0.1% | 2,995 | 18.0% | 0.1% | 3,457 | 16.7% | 0.1% | 3,934 | 15.6% |
| Banco Santander S.A. | Retail - Secured on real estate property - Of Which: SME | 1.2% | 285 | 39.7% | 0.9% | 302 | 38.6% | 0.9% | 317 | 37.8% |
| Banco Santander S.A. | Retail - Secured on real estate property - Of Which: non-SME | 0.1% | 2,709 | 16.7% | | 3,155 | 15.6% | 0.1% | 3,617 | 14.7% |
| | Retail - Qualifying Revolving | 0.9% | 330 2.133 | 70.3% | 0.9% 1.0% | 446 2.557 | 67.2% | 0.9% 1.0% | 566 2.970 | 66.2% |
| | Retail - Other Retail | 1.0% | | 61.8% | | | 57.2% | | | 54.7% |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 1.2% 1.0% | 433 1.700 | 55.2% 63.9% | 1.1% | 499 | 49.3% 59.6% | 1.0% | 559 2.410 | 46.0% 57.2% |
| | | | 1,700 | | | 2,058 | | 0.9% | 2,410 | |
| | Equity Securitisation | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Other non-credit obligation assets | | | | | | | | | |
| | Other non-credit obligation assets IRB TOTAL | 0.3% | 16,469 | 39.3% | 0.3% | 18,396 | 36.5% | 0.3% | 20,274 | 34.2% |

| | | | | Adverse Scen | nario | | | |
|--------------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| 0.3% | 8 | 40.0% | 0.3% | 16 | 40.0% | 0.3% | 23 | 40.0% |
| 0.1% | 58 | 23.7% | 0.1% | 95 | 21.3% | 0.1% | 131 | 20.3% |
| 1.1% | 12,278 | 52.2% | 0.7% | 13,475 | 48.6% | 0.5% | 14,359 | 46.2% |
| 0.7% | 1,018 | 41.9% | 0.6% | 1,150 | 38.3% | 0.5% | 1,252 | 35.6% |
| 1.4% | 2,938 | 48.9% | 1.5% | 3,308 | 45.6% | 1.1% | 3,579 | 43.4% |
| 0.5% | 6,543 | 31.5% | 0.5% | 8,490 | 29.7% | 0.6% | 10,798 | 26.3% |
| 0.3% | 3,844 | 23.5% | 0.3% | 4,882 | 21.5% | 0.4% | 6,302 | 18.8% |
| 3.1% | 420 | 56.5% | 1.9% | 453 | 54.7% | 1.4% | 477 | 53.7% |
| 0.3% | 3,424 | 21.6% | 0.3% | 4,429 | 20.1% | 0.4% | 5,825 | 17.8% |
| 1.2% | 365 | 71.1% | 1.6% | 573 | 71.7% | 1.7% | 789 | 72.3% |
| 1.3% | 2,333 | 65.0% | 1.5% | 3,034 | 62.8% | 1.5% | 3,706 | 61.2% |
| 1.8% | 474 | 58.5% | 1.7% | 587 | 54.8% | 1.6% | 687 | 52.7% |
| 1.3% | 1,859 | 67.0% | 1.4% | 2,447 | 65.2% | 1.5% | 3,019 | 63.6% |
| 0.0% | 0 | 51.8% | 0.0% | 1 | 51.8% | 0.0% | 1 | 52.0% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.6% | 18,887 | 42,9% | 0.5% | 22,077 | 39.1% | 0.5% | 25,312 | 34.8% |

| | | | | | | Baseline Sce | nario | | | |
|----------------|--|------------|------------|----------------------------|------------|--------------|----------------------------|------------|------------|----------------------------|
| | | | 31/12/20: | 16 | | 31/12/20: | 17 | | 31/12/20: | 18 |
| | | Impairment | | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | | 0 | | | 0 | | | 0 | |
| | Institutions | 0.0% | 3 | 45.4% | 0.0% | 5 | 45.4% | 0.0% | 7 | 45.3% |
| | Corporates | 0.2% | 271 | 27.6% | 0.2% | 339 | 25.0% | 0.2% | 405 | 23.5% |
| | Corporates - Of Which: Specialised Lending | 0.3% | 115 | 31.5% | 0.3% | 140 | 27.4% | 0.3% | 164 | 25.2% |
| | Corporates - Of Which: SME | 1.0% | 51 | 23.3% | 1.0% | 83 | 21.7% | 1.0% | 113 | 20.9% |
| | Retail | 0.1% | 868 | 8.1% | 0.1% | 1,138 | 9.5% | | 1,443 | 10.3% |
| | Retail - Secured on real estate property | 0.0% | 622 | 5.2% | 0.0% | 786 | 6.1% | 0.0% | 973 | 6.7% |
| | Retail - Secured on real estate property - Of Which: SME | 0.9% | 0 | 73.7% | 0.7% | 0 | 61.2% | 0.6% | 0 | 52.5% |
| United Kingdom | Retail - Secured on real estate property - Of Which: non-SME | 0.0% | 622 | 5.2% | 0.0% | 786 | 6.1% | 0.0% | 973 | 6.7% |
| | Retail - Oualifying Revolving | 0.6% | 118 | 96.4% | 0.7% | 171 | 98.1% | 0.7% | 229 | 98.5% |
| | Retail - Other Retail | 1.9% | 128 | 89.3% | 1.7% | 182 | 90.4% | 1.9% | 241 | 90.9% |
| | Retail - Other Retail - Of Which: SMF | 1.2% | 0 | 27.2% | 1.2% | 0 | 25.6% | 1.1% | 0 | 24.8% |
| | Retail - Other Retail - Of Which: non-SME | 1.9% | 128 | 89.6% | 1.7% | 182 | 90.7% | 1.9% | 240 | 91.3% |
| | Equity | 0.0% | | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Securitisation | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | | | 0 | | | | |
| | IRB TOTAL | 0.1% | 1,142 | 10.7% | 0.1% | 1,482 | 11.6% | 0.1% | 1,856 | 12.2% |

| | | | | Adverse Scen | nario | | | |
|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| - | 0 | | | 0 | | | 0 | |
| 0.0% | 4 | 45.4% | 0.0% | 6 | 45.5% | 0.0% | 10 | 45.5% |
| 0.3% | 310 | 28.6% | 0.3% | 430 | 26.4% | 0.3% | 543 | 25.7% |
| 0.5% | 132 | 31.9% | 0.6% | 183 | 29.0% | 0.6% | 234 | 28.5% |
| 1.4% | 67 | 25.7% | 1.7% | 119 | 24.1% | 1.6% | 164 | 23.49 |
| 0.1% | 887 | 8.1% | 0.2% | 1,530 | 11.6% | 0.3% | 2,571 | 12.3% |
| 0.0% | 639 | 5.4% | 0.1% | 1.077 | 8.1% | 0.2% | 1.852 | 9.0% |
| 2.4% | 0 | 74.9% | 1.2% | 0 | 61.3% | 1.1% | 0 | 53.5% |
| 0.0% | 639 | 5.4% | 0.1% | 1,077 | 8.1% | 0.2% | 1,852 | 9.0% |
| 0.7% | 121 | 96.5% | 1.5% | 239 | 97.9% | 1.7% | 373 | 98.4% |
| 1.8% | 126 | 89.3% | 2.9% | 214 | 89.4% | 4.5% | 347 | 90.2% |
| 2.0% | 0 | 34.7% | 1.6% | 0 | 33.2% | 1.4% | 0 | 32.5% |
| 1.8% | 126 | 89.6% | 2.9% | 213 | 89.6% | 4.5% | 346 | 90.4% |
| 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% |
| | 0 | | | 0 | | | 0 | |
| 0.1% | 1,200 | 11.1% | 0.2% | 1.967 | 13,7% | 0.3% | 3.124 | 13.7% |

| | | | | | | Baseline Sce | nario | | | |
|-------|--|------------|------------|------------------|------------|--------------|----------------------------|------------|------------|------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | | rate | Provisions | Default Stock ¹ | rate | Provisions | |
| | Central banks and central governments | 0.1% | 3 | 40.0% | 0.1% | 5 | 40.0% | 0.1% | 8 | 40.09 |
| | Institutions | 0.2% | 28 | 22.4% | 0.2% | 49 | 20.5% | 0.2% | 71 | 19.99 |
| | Corporates | 0.4% | 7,581 | 50.3% | 0.5% | 7,955 | 47.7% | 0.5% | 8,319 | 45.49 |
| | Corporates - Of Which: Specialised Lending | 0.1% | 604 | 40.7% | 0.1% | 611 | 36.0% | 0.1% | 618 | 31.89 |
| | Corporates - Of Which: SME | 1.0% | 2,387 | 49.3% | 1.0% | 2,532 | 47.1% | 0.9% | 2,659 | 45.49 |
| | Retail | 0.8% | 2.804 | 34.2% | 0.8% | 3.322 | 31.7% | 0.7% | 3.814 | 29.89 |
| | Retail - Secured on real estate property | 0.6% | 1.908 | 29.6% | 0.5% | 2.185 | 26.9% | 0.5% | 2.449 | 24.89 |
| 2 . | Retail - Secured on real estate property - Of Which: SME | 1.2% | 285 | 39.7% | 0.9% | 302 | 38.6% | 0.9% | 317 | 37.89 |
| Spain | Retail - Secured on real estate property - Of Which: non-SME | 0.6% | 1.623 | 28.3% | 0.5% | 1.883 | 25.6% | 0.5% | 2.133 | 23.59 |
| • | Retail - Oualifying Revolving | 1.3% | 176 | 55.0% | 1.2% | 236 | 51.6% | 1.3% | 295 | 50.49 |
| | Retail - Other Retail | 1.7% | 720 | 59.1% | 1.6% | 901 | 53.4% | 1.6% | 1.070 | 50.59 |
| | Retail - Other Retail - Of Which: SME | 1.4% | 246 | 54.5% | 1.2% | 288 | 48.5% | 1.1% | 325 | 45.19 |
| | Retail - Other Retail - Of Which: non-SME | 1.8% | 474 | 62.1% | 1.8% | 614 | 56.2% | 1.8% | 744 | 53.39 |
| | Equity | 0.0% | | 45.0% | 0.0% | | 45.0% | 0.0% | 0 | 45.09 |
| | Securitisation | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | - | | 0 | | | 0 | |
| | IRB TOTAL | 0.6% | 10,416 | 44.9% | 0.6% | 11,331 | 41.6% | 0.6% | 12,212 | 39.09 |

| | Adverse Scenario | | | | | | | | | | | | |
|------------|------------------|----------------------------|------------|------------|----------------------------|----------|------------------|----------------------------|--|--|--|--|--|
| | 31/12/20: | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 | | | | | |
| Impairment | Stock of | Coverage Ratio - | Impairment | | | Stock of | Coverage Ratio - | | | | | | |
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | | | | | |
| 0.3% | 8 | 40.0% | 0.3% | 16 | 40.0% | 0.3% | 23 | 40.0% | | | | | |
| 0.2% | 37 | 25.5% | 0.2% | 67 | 22.6% | 0.2% | 95 | 22.0% | | | | | |
| 0.7% | 7,757 | 50.0% | 0.8% | 8,369 | 47.0% | 0.6% | 8,848 | 44.6% | | | | | |
| 0.2% | 611 | 39.7% | 0.1% | 620 | 33.7% | 0.1% | 628 | 29.2% | | | | | |
| 1.6% | 2,481 | 49.0% | 1.7% | 2,737 | 46.4% | 1.3% | 2,919 | 44.6% | | | | | |
| 1.6% | 3.762 | 44.0% | 1.4% | 4.721 | 41.2% | 1.4% | 5.639 | 39.1% | | | | | |
| 1.3% | 2.685 | 39.8% | 1.1% | 3.239 | 36.2% | 1.2% | 3.839 | 34.1% | | | | | |
| 3.1% | 419 | 56.5% | 1.9% | 452 | 54.7% | 1.4% | 476 | 53.7% | | | | | |
| 1.3% | 2.266 | 37.7% | 1.0% | 2,787 | 34.3% | 1.2% | 3.363 | 32,4% | | | | | |
| 1.9% | 208 | 58.7% | 1.7% | 291 | 56.5% | 1.6% | 366 | 55.3% | | | | | |
| 2.7% | 869 | 66.0% | 2.6% | 1.191 | 63,4% | 2.3% | 1.435 | 60.7% | | | | | |
| 2.3% | 280 | 59.5% | 1.9% | 346 | 55.2% | 1.7% | 402 | 52.9% | | | | | |
| 2.8% | 589 | 69.8% | 3.0% | 845 | 67.5% | 2.6% | 1,033 | 64.4% | | | | | |
| 0.0% | 0 | 51.8% | 0.0% | 1 | 51.8% | 0.0% | 1 | 51.8% | | | | | |
| | | | | | | | | | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | | | | | | |
| 1.0% | 11,564 | 47,8% | 1.0% | 13.173 | 44.5% | 0.9% | 14,606 | 42.1% | | | | | |

| | | | | | | Baseline Sce | nario | | | |
|--|---|------------|------------|----------------------------|------|--------------|----------------------------|------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/201 | 8 |
| | | Impairment | Stock of | Coverage Ratio - | | Stock of | Coverage Ratio - | | | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | - | 0 | - | - | 0 | - | - | 0 | - |
| | Institutions | - | 0 | - | - | 0 | - | - | 0 | - |
| | Corporates | 1.2% | 1,132 | 57.8% | 1.2% | 1,360 | 57.3% | 1.1% | 1,562 | 56.2% |
| | Corporates - Of Which: Specialised Lending | - | 0 | - | - | . 0 | - | - | 0 | |
| | Corporates - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Secured on real estate property | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | - | 0 | | - | 0 | - | - | 0 | |
| Brazil | Retail - Secured on real estate property - Of Which: non-SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Qualifying Revolving | - | 0 | | - | 0 | - | - | 0 | |
| | Retail - Other Retail | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Other Retail - Of Which: SME | - | 0 | | - | 0 | - | - | 0 | |
| | Retail - Other Retail - Of Which: non-SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Equity | - | 0 | | - | 0 | - | - | 0 | |
| | Securitisation | | | | | | | | | |
| | Other non-credit obligation assets | - | 0 | - | - | 0 | - | - | 0 | |
| | IRB TOTAL | 1.2% | 1,132 | 57.8% | 1.2% | 1,360 | 57.3% | 1.1% | 1,562 | 56.2% |
| 1 Computed as: Stock of provisions for defaulted stock | / default stock (as defined in paragraphs 59 and 61 of the Methodological note) | | | | | | | | | |

| | Adverse Scenario | | | | | | | | | | | |
|---|------------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|--|--|--|
| | | 31/12/20 | | | 31/12/20 | | | 31/12/20 | | | | |
| | airment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | | | |
| _ | | 0 | - | | 0 | - | - | 0 | | | | |
| | | 0 | - | - | 0 | - | - | 0 | - | | | |
| | 3.8% | 1,677 | 72.6% | 0.5% | 1,769 | 68.1% | 0.4% | 1,836 | 65.0% | | | |
| - | | 0 | - | - | 0 | - | - | 0 | - | | | |
| | | 0 | | - | 0 | | - | 0 | - | | | |
| - | | 0 | - | - | 0 | - | - | 0 | - | | | |
| - | | 0 | - | - | 0 | - | - | 0 | - | | | |
| | | 0 | | - | 0 | | - | 0 | | | | |
| - | | 0 | - | - | 0 | - | - | 0 | - | | | |
| | | 0 | | - | 0 | | - | 0 | | | | |
| | | 0 | - | - | 0 | - | - | 0 | - | | | |
| | | 0 | | - | 0 | | - | 0 | | | | |
| | | 0 | - | - | 0 | - | - | 0 | - | | | |
| | | 0 | | - | 0 | | - | 0 | | | | |
| | | | | | | | | | | | | |
| | | 0 | - | - | 0 | | - | 0 | - | | | |
| | 3.8% | 1,677 | 72,6% | 0.5% | 1,769 | 68.1% | 0.4% | 1,836 | 65.0% | | | |



| | | Baseline Scenario | | | | | | | | |
|----------------|--|-------------------|------------|----------------------------|------|------------|----------------------------|------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| | | Impairment | | Coverage Ratio - | | | Coverage Ratio - | | | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | - | 0 | - | - | 0 | - | - | 0 | - |
| | Institutions | 0.0% | 0 | 42.9% | 0.0% | 1 | 43.4% | 0.0% | 1 | 43.8% |
| | Corporates | 0.0% | 317 | 34.8% | 0.0% | 320 | 34.9% | 0.0% | 322 | 35.0% |
| | Corporates - Of Which: Specialised Lending | - | 0 | - | - | 0 | | - | 0 | - |
| | Corporates - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | - |
| | Retail | - | 0 | - | - | 0 | | - | 0 | - |
| | Retail - Secured on real estate property | | 0 | _ | _ | 0 | | _ | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | - | ō | - | - | ō | | - | ō | - |
| United States | Retail - Secured on real estate property - Of Which: non-SME | | 0 | _ | _ | 0 | | _ | 0 | - |
| Officed States | Retail - Qualifying Revolving | | 0 | _ | _ | 0 | | _ | 0 | - |
| | Retail - Other Retail | | 0 | _ | | 0 | | | 0 | _ |
| | Retail - Other Retail - Of Which: SME | | 0 | _ | _ | 0 | | _ | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | | 0 | _ | | 0 | | | 0 | _ |
| | Equity | | 0 | _ | | 0 | | | 0 | _ |
| | Securitisation | | ľ | | | Ů | | | Ů | |
| | Other non-credit obligation assets | | | | | | | | | |
| | IRB TOTAL | 0.0% | 318 | 35.6% | 0.0% | 320 | 35.8% | 0.0% | 324 | 36.0% |

| | Adverse Scenario | | | | | | | | | | | | |
|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|--|--|--|--|--|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 | | | | | |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | | | | | |
| | 0 | | | 0 | | | 0 | | | | | | |
| 0.0% | 0 | 41.1% | 0.0% | 1 | 42.6% | 0.0% | 3 | 43.5% | | | | | |
| 0.0% | 318 | 34.9% | 0.1% | 324 | 35.4% | 0.1% | 331 | 35.6% | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | | |
| | | | | | | | | | | | | | |
| | 0 | | | 0 | | | 0 | | | | | | |
| 0.0% | 318 | 35.7% | 0.1% | 325 | 36,2% | 0.1% | 334 | 36.5% | | | | | |

| | | | | | | Baseline Scer | nario | | | |
|---|--|------------|------------|----------------------------|------|---------------|----------------------------|------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/201 | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | | | Coverage Ratio - | | Stock of | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | - | 0 | - | - | 0 | - | - | 0 | |
| | Institutions | 0.0% | 12 | 5.0% | 0.0% | 13 | 5.4% | 0.0% | 13 | 5.4% |
| | Corporates | 0.3% | 511 | 65.6% | 0.3% | 560 | 58.8% | 0.3% | 610 | 54.5% |
| | Corporates - Of Which: Specialised Lending | 0.8% | 53 | 43.9% | 1.2% | 69 | 43.1% | 1.4% | 87 | 42.6% |
| | Corporates - Of Which: SME | 0.5% | 54 | 38.9% | 0.4% | 65 | 36.3% | 0.4% | 76 | 35.1% |
| | Retail | - | 0 | - | - | 0 | - | - | 0 | - |
| | Retail - Secured on real estate property | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | |
| Mexico | Retail - Secured on real estate property - Of Which: non-SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Qualifying Revolving | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Other Retail | - | 0 | - | - | 0 | | - | 0 | |
| | Retail - Other Retail - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Other Retail - Of Which: non-SME | - | 0 | - | - | 0 | | - | 0 | |
| | Equity | | 0 | _ | - | 0 | | _ | 0 | |
| | Securitisation | | | | | | | | | |
| | Other non-credit obligation assets | - | 0 | | - | 0 | | - | 0 | |
| | IRB TOTAL | 0.3% | 523 | 65.3% | 0.3% | 573 | 58.0% | 0.3% | 624 | 53.1% |
| ¹ Computed as: Stock of provisions for defaulted stock / o | efault stock (as defined in paragraphs 59 and 61 of the Methodological note) | | | | | | | | | |

| | Adverse Scenario | | | | | | | | | | | |
|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|--|--|--|--|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 | | | | |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | | | | |
| - | 0 | | | 0 | | | 0 | | | | | |
| 0.0% | 13 | 5.8% | 0.0% | 14 | 6.2% | 0.0% | 15 | 6.3% | | | | |
| 1.1% | 645 | 64.2% | 1.3% | 827 | 57.5% | 0.8% | 936 | 55.5% | | | | |
| 3.7% | 107 | 64.3% | 4.9% | 167 | 62.8% | 3.1% | 200 | 60.3% | | | | |
| 1.4% | 81 | 45.4% | 1.6% | 122 | 44.0% | 1.0% | 148 | 45.0% | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - | | | | |
| - | 0 | | | 0 | - | | 0 | - | | | | |
| | | | | | | | | | | | | |
| - | 0 | | | 0 | | | 0 | | | | | |
| 0.9% | 658 | 63.5% | 1.1% | 841 | 56.4% | 0.7% | 951 | 53.9% | | | | |

| | | | | | | Baseline Sce | enario | | | |
|----------|---|------------|------------|----------------------------|-------|--------------|----------------------------|-------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| | (min EUR. %) | Impairment | | Coverage Ratio - | | | Coverage Ratio - | | | Coverage Ratio - |
| | | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | - | 0 | - | - | 0 | - | - | 0 | - |
| | Institutions | - | 0 | - | - | 0 | - | - | 0 | - |
| | Corporates | 0.3% | 236 | 44.4% | 0.3% | 244 | 39.8% | 0.1% | 248 | 34.2% |
| | Corporates - Of Which: Specialised Lending | - | 0 | - | - | 0 | | - | 0 | - |
| | Corporates - Of Which: SME | | 0 | - | - | 0 | - | - | 0 | - |
| | Retail | | 0 | - | - | 0 | - | - | 0 | - |
| | Retail - Secured on real estate property | - | 0 | - | - | 0 | - | - | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | - |
| Chile | Retail - Secured on real estate property - Of Which: non-SME | - | 0 | - | - | 0 | - | - | 0 | - |
| C. I.I.C | Retail - Qualifying Revolving | | 0 | - | | 0 | - | - | 0 | |
| | Retail - Other Retail | - | ō | - | - | ō | - | - | ō | - |
| | Retail - Other Retail - Of Which: SME | | 0 | - | _ | 0 | | | i o | |
| | Retail - Other Retail - Of Which: non-SME | | i i | _ | _ | 0 | | | i i | _ |
| | Equity | | n n | _ | _ | i o | | | ı ő | _ |
| | Securitisation | | Ü | | | ŭ | | | Ü | |
| | Other non-credit obligation assets | | 0 | | | 0 | | | 0 | |
| | IRB TOTAL | 0.3% | 236 | 44.4% | 0.3% | 244 | 39.8% | 0.1% | 248 | 34.2% |
| 10 | default stock (as defined in paragraphs 59 and 61 of the Methodological note) | 0.370 | 230 | 44.470 | 0.370 | 244 | 39.070 | 0.170 | 240 | 34.270 |
| | | | | | | | | | | |

| | | | sario | Adverse Scer | | | | |
|--|------------------------|-----------------|--|------------------------|-----------------|--|------------------------|-----------------|
| 18 | 31/12/201 | | 17 | 31/12/20: | | 16 | 31/12/201 | |
| Coverage Ratio Default Stock ¹ | Stock of Provisions | Impairment rate | Coverage Ratio - Default Stock ¹ | Stock of Provisions | Impairment rate | Coverage Ratio - Default Stock ¹ | Stock of Provisions | Impairment rate |
| | 0 | | | 0 | - | | 0 | - |
| 37.6 | 304 | 0.2% | 41.9% | 300 | 1.0% | 53.5% | 270 | 1.3% |
| 37.6 | 304 | 0.2% | 41.9% | 300 | 1.0% | 53.5% | 2/0 | 1.3% |
| | 0 | 1 | | 0 | | | 0 | - : |
| | ů. | | _ | ů. | - | _ | ő | |
| | ō | - | _ | ō | - | | ō | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | | | 0 | | | 0 | |
| 37.69 | 304 | 0.2% | 41.9% | 300 | 1.0% | 53.5% | 270 | 1.3% |

| | | Baseline Scenario | | | | | | | | |
|----------|--|-------------------|------------|----------------------------|------------|------------|----------------------------|------------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| | | Impairment | | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | | 0 | | | 0 | | | 0 | - |
| | Institutions | 0.0% | 2 | 31.2% | 0.0% | 2 | 28.7% | 0.0% | 2 | 27.8% |
| | Corporates | 0.2% | 622 | 56.3% | 0.1% | 632 | 55.2% | 0.1% | 643 | 54.5% |
| | Comorates - Of Which: Specialised Lending | 0.4% | 135 | 71.4% | 0.2% | 137 | 69.3% | 0.2% | 138 | 67.9% |
| | Corporates - Of Which: SME | 0.2% | 191 | 47.3% | 0.2% | 194 | 46.1% | 0.1% | 199 | 45.7% |
| | Retail | 0.2% | 872 | 34.8% | 0.2% | 908 | 30.4% | 0.2% | 943 | 27.5% |
| | Retail - Secured on real estate property | 0.1% | 462 | 20.7% | 0.1% | 480 | 18.0% | 0.1% | 499 | 16.4% |
| | Retail - Secured on real estate property - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | |
| Portugal | Retail - Secured on real estate ormerty - Of Which: non-SMF | 0.1% | 462 | 20.7% | 0.1% | 480 | 18.0% | 0.1% | 499 | 16.4% |
| | Retail - Oualifving Revolving | 0.5% | 34 | 77.9% | 0.4% | 35 | 70.3% | 0.3% | 37 | 64.7% |
| | Retail - Other Retail | 0.8% | 377 | 71.8% | 0.7% | 392 | 66.0% | 0.6% | 407 | 61.9% |
| | Retail - Other Retail - Of Which: SME | 1.3% | 138 | 71.6% | 1.1% | 146 | 64.2% | 1.1% | 155 | 59.4% |
| | Retail - Other Retail - Of Which: non-SME | 0.5% | 239 | 71.9% | 0.4% | 246 | 67.2% | 0.4% | 253 | 63.7% |
| | Fauity | | 0 | | - | | - | | 0 | |
| | Securitisation | | | | | | | | | 1 |
| | Other non-credit obligation assets | | | | | 0 | | | 0 | |
| | IRB TOTAL default stock (as defined in paragraphs 59 and 61 of the Methodological note) | 0.2% | 1,496 | 44.1% | 0.2% | 1,542 | 39.9% | 0.2% | 1,588 | 36.9% |

| | | | | Adverse Sce | nario | | | |
|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20: | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| - | 0 | | | 0 | | | 0 | |
| 0.1% | 2 | 40.8% | 0.1% | 4 | 37.1% | 0.1% | 6 | 34.0% |
| 0.4% | 717 | 64.8% | 0.4% | 746 | | 0.3% | | 59.5% |
| 0.8% | 139 | 70.1% | 0.4% | 142 | 67.6% | 0.2% | 144 | 66.1% |
| 0.5% | 242 | 64.5% | 0.6% | 256 | 60.3% | 0.5% | 267 | 56.4% |
| 0.4% | 941 | 36.8% | 0.5% | 1,032 | 33.3% | 0.5% | 1,118 | 31.4% |
| 0.3% | 514 | 23.7% | 0.3% | 555 | 21.1% | 0.3% | 591 | 19.8% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.3% | 514 | 23.7% | 0.3% | 555 | 21.1% | 0.3% | 591 | 19.8% |
| 0.6% | 34 | 77.9% | 0.9% | 38 | 67.4% | 1.2% | 44 | 59.8% |
| 1.0% | 393 | 75.3% | 1.5% | 439 | 70.3% | 1.8% | 484 | 65.3% |
| 1.6% | 143 | 72.7% | 2.3% | 169 | 69.2% | 2.4% | 192 | 66.7% |
| 0.7% | 250 | 77.1% | 1.1% | 270 | 71.2% | 1.5% | 291 | 64.2% |
| - | 0 | - | - | 0 | - | - | 0 | |
| | | | | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | |
| 0.4% | 1.661 | 48.4% | 0.4% | 1,782 | 43,8% | 0.4% | 1,891 | 40.8% |



| | | | | | | Baseline Scer | nario | | | |
|---------|--|------------|------------|----------------------------|------|---------------|----------------------------|------------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/201 | 17 | | 31/12/20: | 18 |
| | | Impairment | | Coverage Ratio - | | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | | 0 | | | 0 | | | 0 | |
| | Institutions | 0.0% | 0 | 35.1% | 0.0% | 0 | 35.2% | 0.0% | 0 | 35.2% |
| | Corporates | 0.3% | 18 | 45.9% | 0.3% | 23 | 40.4% | 0.3% | 29 | 37.7% |
| | Comprates - Of Which: Specialised Lending | | 0 | - | - | 0 | | - | 0 | - |
| | Corporates - Of Which: SME | 0.3% | 9 | 45.2% | 0.3% | 13 | 39.0% | 0.3% | 16 | 36.3% |
| | Retail | 0.5% | 628 | 66.8% | 0.5% | 715 | 62.4% | 0.5% | 802 | 59.5% |
| | Retail - Secured on real estate property | | 0 | - | - | 0 | | - | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | | 0 | - | - | 0 | | - | 0 | - |
| Germany | Retail - Secured on real estate property - Of Which; non-SME | | 0 | - | - | 0 | | - | 0 | - |
| | Retail - Qualifying Revolving | | 0 | | - | 0 | - | - | 0 | - |
| | Retail - Other Retail | 0.5% | 628 | 66.8% | 0.5% | 715 | 62.4% | 0.5% | 802 | 59.5% |
| | Retail - Other Retail - Of Which: SME | 0.0% | 0 | | 0.0% | 0 | - | 0.0% | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | 0.5% | 628 | 66.8% | 0.5% | 715 | 62.4% | 0.5% | 802 | 59.5% |
| | Equity | | 0 | - | - | 0 | | - | 0 | - |
| | Securitisation | | | | | | | | | |
| | Other non-credit obligation assets | - | 0 | - | - | 0 | | - | 0 | |
| | IRB TOTAL | 0.4% | 646 | 65.9% | 0.5% | 738 | 61.3% | 0.5% | 831 | 58.3% |

| | | | | Adverse Sce | nario | | | |
|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20: | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| | 0 | | | 0 | - | | 0 | |
| 0.0% | 0 | 35.2% | 0.0% | 0 | 35.2% | 0.0% | 0 | 35.3% |
| 0.4% | 21 | 46.7% | 0.4% | 29 | 43.7% | 0.4% | 38 | 42.5% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.4% | 11 | 44.5% | 0.4% | 16 | 40.7% | 0.4% | 21 | 39.5% |
| 0.6% | 644 | 66.9% | 0.6% | 765 | 64.4% | 0.7% | 889 | 62.5% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.6% | 644 | 66.9% | 0.6% | 765 | 64.4% | 0.7% | 889 | 62.5% |
| 0.0% | 0 | - | 0.0% | 0 | - | 0.0% | 0 | - |
| 0.6% | 644 | 66.9% | 0.6% | 765 | 64,4% | 0.7% | 889 | 62.5% |
| - | 0 | | - | 0 | | | 0 | |
| | | | | | | | | |
| - | 0 | | | 0 | | | 0 | - |
| 0.5% | 665 | 65.9% | 0.6% | 794 | 63,2% | 0.6% | 927 | 61.2% |

| | | | | | | Baseline Sce | nario | | | |
|--|--|------------|------------|----------------------------|------------|--------------|----------------------------|------------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20: | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central banks and central governments | | 0 | | | 0 | | | 0 | |
| | Institutions | - | 0 | - | - | 0 | - | - | 0 | |
| | Corporates | - | 0 | - | - | 0 | - | - | 0 | |
| | Corporates - Of Which: Specialised Lending | - | 0 | - | - | 0 | - | - | 0 | |
| | Corporates - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Secured on real estate property | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | |
| Poland | Retail - Secured on real estate property - Of Which: non-SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Oualifying Revolving | | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Other Retail | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Other Retail - Of Which: SME | - | 0 | - | - | 0 | - | - | 0 | |
| | Retail - Other Retail - Of Which: non-SME | | 0 | - | - | 0 | - | - | 0 | |
| | Equity | | | - | - | 0 | | - | 0 | |
| | Securitisation | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | - | - | 0 | | | 0 | |
| | IRB TOTAL | | | - | | 0 | | | 0 | |
| 1 Computed as: Stock of provisions for defaulted stock / d | efault stock (as defined in paragraphs 59 and 61 of the Methodological note) | | | | | | | | | |

| | | | | Adverse Scen | nario | | | |
|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| | 0 | | | 0 | - | | 0 | |
| | 0 | - | | 0 | - | | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| 1 | 0 | | 1 | 0 | | 1 | 0 | |
| - | ő | - | - | ő | - | - | ő | |
| - | 0 | - | - | 0 | - | - | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| - | 0 | - | - | 0 | | - | 0 | |
| | ő | _ | | l ő | | | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| | | | | _ | | | _ | |
| | 0 | | | 0 | | | 0 | |

| | | | | | | Baseline Sce | nario | | | |
|--|--|------------|------------|----------------------------|------------|--------------|----------------------------|------------|------------|------------------|
| | | | 31/12/20 | 16 | | 31/12/20: | 17 | | 31/12/20: | .8 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - |
| | (min EUR, %) | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | |
| | Central banks and central governments | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| | Institutions | 0.0% | 0 | 45.7% | 0.0% | 0 | 45.6% | 0.0% | 1 | 45.5% |
| | Cornorates | 0.5% | 110 | 40.0% | 0.4% | 135 | 29.1% | 0.4% | 159 | 24.1% |
| | Corporates - Of Which: Specialised Lending | 0.0% | 5 | 2.8% | 0.0% | 5 | 2.8% | 0.0% | 5 | 2.7% |
| | Corporates - Of Which: SME | 0.1% | 51 | 83.8% | 0.1% | 52 | 73.6% | 0.1% | 53 | 66.3% |
| | Retail | 0.9% | 153 | 52.4% | 0.8% | 191 | 48.1% | 0.8% | 227 | 45.6% |
| | Retail - Secured on real estate property | 0.2% | 0 | 7.2% | 0.1% | 0 | 6.5% | 0.1% | 0 | 5.9% |
| E | Retail - Secured on real estate property - Of Which: SMF | 1.5% | 0 | 32.7% | 1.4% | 0 | 32.6% | 1.4% | 0 | 32.7% |
| France | Retail - Secured on real estate property - Of Which: non-SME | 0.2% | 0 | 7.1% | 0.1% | 0 | 6.3% | 0.1% | 0 | 5.7% |
| | Retail - Oualifying Revolving | 0.7% | 0 | 66.8% | 0.6% | 0 | 59.3% | 0.6% | 0 | 55.5% |
| | Retail - Other Retail | 0.9% | 153 | 52.5% | 0.8% | 191 | 48.2% | 0.8% | 227 | 45.7% |
| | Retail - Other Retail - Of Which: SME | 0.9% | 4/ | 39.6% | 0.9% | 62 | 37.9% | 0.8% | /6 | 36.8% |
| | Retail - Other Retail - Of Which: non-SMF | 0.9% | 106 | 61.3% | 0.8% | 129 | 55.4% | 0.8% | 152 | 52.0% |
| | Equity | - | | | | 0 | | | 0 | - |
| | Securitisation | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | | | | | | . 0 | |
| | IRB TOTAL | 0.5% | 263 | 46.5% | 0.5% | 327 | 38.0% | 0.5% | 387 | 33.5% |
| 1 Computed as: Stock of provisions for defaulted stock / d | efault stock (as defined in paragraphs 59 and 61 of the Methodological note) | | | | | | | | | |

| | | | | Adverse Sce | sario | | | |
|------------|------------|----------------------------|------------|-------------|----------------------------|------------|------------|----------------------------|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| 0.0% | 0 | 45.7% | 0.0% | 1 | 45.5% | 0.0% | 1 | 45.4% |
| 0.9% | 136 | 40.2% | 0.7% | 182 | 30.6% | 0.7% | 223 | 26.8% |
| 0.0% | 5 | 3.0% | 0.0% | 5 | 3.1% | 0.0% | 5 | 3.0% |
| 0.2% | 52 | 81.0% | 0.2% | 54 | 67.8% | 0.2% | 55 | 60.2% |
| 1.0% | 159 | 52.8% | 1.1% | 209 | 49.0% | 1.1% | 256 | 47.2% |
| 0.4% | 0 | 14.6% | 0.3% | 0 | 13.1% | 0.3% | 0 | 11.9% |
| 4.3% | 0 | 67.4% | 2.8% | 0 | 58.8% | 2.6% | 0 | 56.2% |
| 0.4% | 0 | 14.3% | 0.3% | 0 | 12.7% | 0.3% | 0 | 11.6% |
| 1.3% | 0 | 67.1% | 1.0% | 0 | 63.7% | 0.9% | 0 | 61.4% |
| 1.0% | 159 | 52.8% | 1.1% | 209 | 49.1% | 1.1% | 256 | 47.3% |
| 1.0% | 49 | 40.2% | 1.1% | 69 | 39.1% | 1.1% | 86 | 38.6% |
| 1.0% | 110 | 61.5% | 1.1% | 140 | 56.2% | 1.1% | 169 | 53.5% |
| - | 0 | - | - | 0 | - | - | 0 | |
| | | | | | | | | |
| | 0 | | | 0 | | | 0 | |
| 0.8% | 296 | 46.2% | 0.7% | 393 | 38.3% | 0.7% | 479 | 34.9% |



| | | 31/12/2015 | | | | | | | | |
|---------------------------|---|---------------|-----------|---------------|------------|---------------|------------|----------------------------|--|--|
| | | | | | 31/12/2015 | | | | | |
| | | Exposure | values | Risk exposu | re amounts | Stock of p | provisions | Coverage Ratio - | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ | | |
| | Central governments or central banks | 196,598 | 0 | 6,534 | 0 | 2 | 0 | 0.0% | | |
| | Regional governments or local authorities | 4,152 | 6 | 853 | 8 | 6 | 0 | 0.0% | | |
| | Public sector entities | 6,840 | 0 | 332 | 0 | 0 | 0 | 67.2% | | |
| | Multilateral Development Banks | 1,581 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | Institutions | 44,796 | 114 | | 117 | 146 | 6 | 5.1% | | |
| | Corporates | 75,035 | 2,766 | | 1,468 | | 1,496 | 54.1% | | |
| | of which: SME | 7,326 | 142 | | 70 | 131 | 81 | 56.9% | | |
| | Retail | 118,449 | 5,873 | | 2,052 | | | 69.5% | | |
| Banco Santander S.A. | of which: SME | 16,829 | 1,334 | | 604 | 181 | 826 | 61.9% | | |
| Barres Barreariaer Bir ii | Secured by mortgages on immovable property | 91,059 | 3,217 | | 2,355 | | 894 | 27.8% | | |
| | of which: SME | 13,414 | 261 | 5,389 | 142 | 84 | 119 | 45.6% | | |
| | Items associated with particularly high risk Covered bonds | 139 4.060 | U | 188 406 | U | 14 | 0 | 0.0% | | |
| | Claims on institutions and corporates with a ST credit assessment | 4,060 | U | 406 342 | U | 0 | 0 | 0.0% | | |
| | | 1.060 | U | 342 | U | 0 | 0 | 0.0% | | |
| | Collective investments undertakings (CIU) Equity | 4.620 | 0 | 6.378 | U | l 0 | " | 0.0% 0.0% | | |
| | Securitisation | 4,020 | U | 0,378 | U | U | 0 | 0.0% | | |
| | Other exposures | 85.239 | 1.225 | 51,123 | 780 | 7,557 | 586 | 47.8% | | |
| | Standardised Total | 634,251 | 13,201 | | 6,779 | 13,285 | | 53.5% | | |

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | 31/12/2015 | | | |
|-----------------|---|---------------|-----------|---------------|------------|---------------|------------|----------------------------|
| | | Exposure | values | Risk exposu | re amounts | Stock of p | provisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 30,885 | 0 | 36 | 0 | 0 | 0 | 0.0% |
| | Regional governments or local authorities | 256 | 0 | 1 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Multilateral Development Banks | 1,563 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 4,732 | 0 | 853 | 0 | 11 | 0 | 0.0% |
| | Corporates | 21,691 | 9 | 21,283 | 7 | 229 | 3 | 28.0% |
| | of which: SME | 257 | 0 | 247 | 0 | 3 | 0 | 0.0% |
| | Retail | 12,699 | 37 | 9,449 | 9 | 207 | 29 | 77.3% |
| United Kingdom | of which: SME | 423 | 2 | 242 | 1 | 3 | 1 | 62.2% |
| Officed Kingdom | Secured by mortgages on immovable property | 1,983 | 0 | 788 | 0 | 14 | 0 | 0.0% |
| | of which: SME | 1,678 | 0 | 639 | 0 | 12 | 0 | 0.0% |
| | Items associated with particularly high risk | 64 | 0 | 97 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 3,414 | 0 | 341 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 248 | 0 | 256 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | |
| | Other exposures | 14,303 | 372 | 2,944 | 159 | 50 | 229 | |
| | Standardised Total | 91,839 | 418 | 36,047 | 175 | 512 | 260 | 62.2% |

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | 31/12/2015 | | | | | | | |
|-------|---|---------------|-----------|---------------|------------|---------------|------------|----------------------------|--|
| | | Exposure | values | Risk exposu | re amounts | Stock of | provisions | Coverage Ratio - | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ | |
| | Central governments or central banks | 69,520 | 0 | 417 | 0 | 0 | 0 | 0.0% | |
| | Regional governments or local authorities | 244 | 5 | 115 | 8 | 0 | 0 | 0.0% | |
| | Public sector entities | 2 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| | Multilateral Development Banks | 4 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| | Institutions | 9,198 | 4 | 537 | 4 | 1 | 1 | 31.1% | |
| | Corporates | 3,676 | 119 | 3,648 | 61 | 55 | 64 | 53.8% | |
| | of which: SME | 88 | 0 | 87 | 0 | 1 | 0 | 0.0% | |
| | Retail | 4,572 | 28 | 3,358 | 17 | 119 | 11 | 39.7% | |
| Spain | of which: SME | 398 | 4 | 227 | 2 | 16 | 2 | 51.5% | |
| Эрин | Secured by mortgages on immovable property | 6,871 | 166 | 2,862 | 40 | 32 | 126 | 75.8% | |
| | of which: SME | 27 | 0 | 13 | 0 | 0 | 0 | 0.0% | |
| | Items associated with particularly high risk | 30 | 0 | 33 | 0 | 8 | 0 | 0.0% | |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| | Equity | 1,680 | 0 | 3,862 | 0 | 0 | 0 | 0.0% | |
| | Securitisation | | | | | | | | |
| | Other exposures | 29,472 | 750 | | 563 | | | 27.7% | |
| | Standardised Total | 125,269 | 1,071 | 35,377 | 693 | 6,649 | 410 | 38.3% | |

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Santander S.A.

| | | | | | 31/12/2015 | | | |
|--------|---|---------------|-----------|---------------|-------------|---------------|------------|----------------------------|
| | | Exposure | e values | Risk exposu | ire amounts | Stock of | provisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 36,647 | . 0 | 1,304 | 0 | 0 | 0 | 0.0% |
| | Regional governments or local authorities | 8 | 0 | 8 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 565 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.09 |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.09 |
| | Institutions | 7,148 | 90 | 1,841 | 86 | 19 | 4 | 4.6% |
| | Corporates | 11,400 | 1,176 | 11,188 | 616 | 154 | 603 | 51.3% |
| | of which: SME | 1,645 | 46 | 1,471 | 18 | | | |
| | Retail | 22,687 | 2,056 | 16,217 | 539 | | | 78.7% |
| Brazil | of which: SME | 4,355 | 660 | 2,488 | 222 | | | |
| Diazii | Secured by mortgages on immovable property | 10,399 | 424 | 5,561 | 277 | 104 | 147 | 34.7% |
| | of which: SME | 538 | 49 | 287 | 19 | 21 | . 30 | 61.7% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 2 | . 0 | 2 | 0 | 0 | 0 | 0.0% |
| | Equity | 708 | 0 | 735 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | |
| | Other exposures | 16,215 | | 13,451 | 0 | 138 | | 0.0% |
| | Standardised Total | 105,780 | 3,746 | 50,306 | 1,518 | 627 | 2.372 | 63.3% |

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | 31/12/2015 | | | |
|---------------|---|---------------|-----------|---------------|-------------|---------------|------------|----------------------------|
| | | Exposure | values | Risk exposu | ire amounts | Stock of p | provisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 10,591 | 0 | 97 | 0 | 0 | 0 | 0.0% |
| | Regional governments or local authorities | 2,012 | 0 | 402 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 5,006 | 0 | 40 | 0 | 0 | 0 | 0.0% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 14,108 | 15 | 3,009 | | 68 | 0 | 0.0% |
| | Corporates | 14,415 | 112 | | | 117 | 61 | 54.7% |
| | of which: SME | 561 | 0 | 460 | | 6 | 0 | 0.0% |
| | Retail | 30,840 | 1,046 | | 414 | 2,460 | 632 | 60.4% |
| United States | of which: SME | 803 | 0 | 460 | 0 | 4 | 0 | 0.0% |
| Office States | Secured by mortgages on immovable property | 28,351 | 389 | | | 103 | 24 | 6.3% |
| | of which: SME | 8,453 | 0 | 3,023 | 0 | 24 | 0 | 0.0% |
| | Items associated with particularly high risk | 21 | 0 | 31 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 1,119 | 0 | 314 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | |
| | Other exposures | 10,534 | 0 | 5,791 | | 433 | 0 | 0.0% |
| | Standardised Total | 116,997 | 1,562 | 60,690 | 852 | 3,181 | 718 | 45.9% |

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | 31/12/2015 | | | |
|--------|---|---------------|-----------|---------------|-------------|---------------|------------|----------------------------|
| | | Exposure | values | Risk exposu | ire amounts | Stock of | provisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 19,750 | 0 | 272 | 0 | 0 | 0 | 0.0% |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 1 | 0 | 1 | 0 | 0 | 0 | 0.0% |
| | Multilateral Development Banks | 5 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 419 | 0 | 207 | 0 | 3 | 0 | 0.0% |
| | Corporates | 585 | 12 | 226 | 12 | 6 | 1 | 4.5% |
| | of which: SME | 212 | 3 | 201 | 4 | 5 | 0 | 0.3% |
| | Retail | 7,398 | 267 | 4,986 | 187 | 352 | 129 | 48.4% |
| Mexico | of which: SME | 2,700 | 75 | 1,462 | 60 | 36 | 28 | 37.3% |
| MEXICO | Secured by mortgages on immovable property | 6,148 | 349 | 2,156 | 265 | 50 | 84 | 24.0% |
| | of which: SME | 47 | 2 | 19 | 2 | 1 | 0 | 7.1% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 1,059 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 11 | 0 | 11 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | |
| | Other exposures | 4,044 | 0 | 2,173 | 0 | 48 | 0 | 12.1% |
| | Standardised Total | 39,419 | 627 | 10,031 | 464 | 459 | 213 | 34.0% |

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Santander S.A.

| | | | | | 31/12/2015 | | | |
|-------|---|---------------|-----------|---------------|------------|---------------|-----------|----------------------------|
| | | Exposure | values | Risk exposu | re amounts | Stock of p | rovisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 2,177 | 0 | 479 | 0 | 1 | 0 | 0.0% |
| | Regional governments or local authorities | 17 | 0 | 3 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 554 | 0 | 111 | 0 | 0 | 0 | 0.0% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 3,564 | 0 | 616 | 0 | 4 | 0 | 0.0% |
| | Corporates | 6,564 | 249 | 6,331 | 138 | 54 | 129 | 52.0% |
| | of which: SME | 1,031 | 0 | 821 | 0 | 7 | 0 | 0.0% |
| | Retail | 8,130 | 815 | 5,659 | 540 | 51 | 354 | 43.4% |
| Chile | of which: SME | 2,458 | 346 | 1,405 | 245 | 12 | 149 | 43.0% |
| CHIIC | Secured by mortgages on immovable property | 14,039 | 811 | 6,506 | | 58 | 83 | 10.3% |
| | of which: SME | 507 | 38 | 235 | 31 | 2 | 7 | 18.3% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 56 | 0 | 88 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | |
| | Other exposures | 3,174 | 0 | 1,729 | | 17 | 0 | 0.0% |
| | Standardised Total | 38,276 | 1,874 | 21,522 | 1,405 | 185 | 566 | 30.2% |

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | 31/12/2015 | | | | | | | | |
|----------|---|---------------|-----------|---------------|------------|---------------|------------|----------------------------|--|--|
| | | Exposure | values | Risk exposu | re amounts | Stock of p | provisions | Coverage Ratio - | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ | | |
| | Central governments or central banks | 10,446 | 0 | 6 | 0 | 0 | 0 | 0.0% | | |
| | Regional governments or local authorities | 296 | 0 | 59 | 0 | 0 | 0 | 0.0% | | |
| | Public sector entities | 72 | 0 | 72 | 0 | 0 | 0 | 0.0% | | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | Institutions | 464 | 5 | 175 | 5 | 13 | 0 | 7.0% | | |
| | Corporates | 2,580 | 307 | | 45 | 181 | 295 | 95.8% | | |
| | of which: SME | 779 | 0 | 656 | 0 | 48 | 0 | 0.0% | | |
| | Retail | 2,683 | 271 | 1,837 | 27 | 107 | 250 | 92.5% | | |
| Portugal | of which: SME | 983 | 0 | 562 | 0 | 39 | 0 | 0.0% | | |
| Fortugal | Secured by mortgages on immovable property | 3,316 | 0 | 1,673 | 0 | 131 | 0 | 0.0% | | |
| | of which: SME | 159 | 0 | 60 | 0 | 6 | 0 | 0.0% | | |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | | |
| | Equity | 303 | 0 | 538 | 0 | 0 | 0 | 0.0% | | |
| | Securitisation | | | | | | | | | |
| | Other exposures | 2,410 | 101 | | 56 | 355 | | 62.8% | | |
| | Standardised Total | 22,570 | 684 | 8,561 | 133 | 789 | 609 | 89.0% | | |

The computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

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| | | | | | 31/12/2015 | | | |
|---------|---|---------------|-----------|---------------|------------|---------------|-----------|----------------------------|
| | | Exposure | values | Risk exposu | re amounts | Stock of p | rovisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 2,353 | 0 | 2 | 0 | 0 | 0 | 0.0% |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 530 | 0 | 114 | 0 | 2 | 0 | 0.0% |
| | Corporates | 1,696 | 285 | 1,687 | 189 | 18 | 136 | 47.8% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Retail | 2,431 | 5 | 1,823 | 2 | 36 | 3 | 55.0% |
| Germany | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Germany | Secured by mortgages on immovable property | 6,046 | 66 | 2,188 | 18 | 51 | 48 | 72.5% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 26 | 0 | 26 | 0 | 0 | 0 | 0.0% |
| | Securitisation | 242 | | | | , | | 0.00/ |
| | Other exposures | 313 | - 0 | 114 | 0 | 2 | 0 | 0.0% |
| | Standardised Total | 13,395 | 356 | 5,954 | 210 | 110 | 187 | 52.4% |

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



| | | | | | 31/12/2015 | | | |
|---------|---|---------------|-----------|---------------|-------------|---------------|-----------|----------------------------|
| | | Exposure | values | Risk exposu | ıre amounts | Stock of p | rovisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 6,723 | 0 | 7 | 0 | 0 | 0 | 0.0% |
| | Regional governments or local authorities | 43 | 0 | 9 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 16 | 0 | 6 | 0 | 0 | 0 | 67.2% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 423 | 0 | 199 | 0 | 1 | 0 | 46.6% |
| | Corporates | 5,355 | 344 | 5,084 | 204 | 35 | 193 | 56.0% |
| | of which: SME | 1,626 | 75 | 1,485 | | 10 | 42 | 55.4% |
| | Retail | 6,702 | 691 | 4,659 | 167 | 83 | 544 | 78.6% |
| Poland | of which: SME | 2,059 | 219 | 1,177 | 60 | 8 | 168 | 76.6% |
| Foldriu | Secured by mortgages on immovable property | 11,018 | 750 | 4,992 | | 53 | 350 | 46.7% |
| | of which: SME | 1,433 | 111 | 702 | 34 | 7 | 77 | 69.1% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 310 | 0 | 367 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | |
| | Other exposures | 1,630 | 0 | 770 | 0 | 21 | 0 | 0.0% |
| | Standardised Total | 32,219 | 1,785 | 16,093 | 802 | 194 | 1,086 | 60.9% |

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

| | | | | | 31/12/2015 | | | |
|--------|---|---------------|-----------|---------------|------------|---------------|------------|----------------------------|
| | | Exposure | values | Risk exposu | re amounts | Stock of p | provisions | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Default Stock ¹ |
| | Central governments or central banks | 110 | 0 | 0 | 0 | 1 | 0 | 0.0% |
| | Regional governments or local authorities | 64 | 0 | 12 | 0 | 0 | 0 | 0.0% |
| | Public sector entities | 60 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 918 | 0 | 231 | 0 | 8 | 0 | 67.0% |
| | Corporates | 363 | 5 | 300 | 1 | 4 | 5 | 90.5% |
| | of which: SME | 103 | 3 | 79 | 1 | 1 | 2 | 82.4% |
| | Retail | 370 | 43 | 257 | 10 | 5 | 33 | 77.0% |
| France | of which: SME | 115 | 1 | 66 | 0 | 1 | 1 | 65.9% |
| Trance | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | _ | | | _ | | |
| | Other exposures | 178 | 0 | 148 | | 5 | 0 | 0.0% |
| | Standardised Total | 2,063 | 49 | 949 | 11 | 22 | 38 | 78.1% |

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



| | | | | | | Baseline Sce | Baseline Scenario | | | | | | | | |
|------------------------|---|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|--|--|--|--|--|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 | | | | | |
| | | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | | | | | |
| | Central governments or central banks | 0.2% | 44 | 40.0% | 0.2% | 85 | 40.0% | 0.2% | 130 | 40.0% | | | | | |
| | Regional governments or local authorities | 0.1% | 11 | 40.0% | 0.1% | 14 | 40.0% | 0.1% | | 40.0% | | | | | |
| | Public sector entities | 0.0% | 1 | 43.6% | 0.0% | 2 | 29.8% | 0.0% | | 22.6% | | | | | |
| | Multilateral Development Banks | 0.0% | 0 | 60.9% | 0.0% | 0 | 60.9% | 0.0% | 0 | 61.9% | | | | | |
| | International Organisations | - | 0 | - | - | 0 | - | - | 0 | | | | | | |
| | Institutions | 0.2% | 271 | 33.7% | 0.1% | 312 | 29.6% | 0.1% | | 26.1% | | | | | |
| | Corporates | 0.6% | 3,329 | | 0.6% | 3,781 | 50.2% | 0.6% | | 47.4% | | | | | |
| | of which: SME | 1.3% | 314 | 40.3% | 1.2% | 406 | 37.9% | 1.2% | | 37.8% | | | | | |
| | Retail | 4.9% | 13,986 | | 4.7% | 19,227 | 55.4% | 4.6% | | 54.4% | | | | | |
| Banco Santander S.A. | of which: SME | 4.0% | 1,772 | | 3.8% | 2,504 | 59.2% | 3.6% | | 59.1% | | | | | |
| Darico Santanaci S.71. | Secured by mortgages on immovable property | 0.7% | 2,406 | | 0.6% | 2,989 | 29.2% | 0.5% | | 28.0% | | | | | |
| | of which: SME | 1.1% | 355 | 38.6% | 1.0% | 508 | 38.8% | 0.9% | | 38.3% | | | | | |
| | Items associated with particularly high risk | 0.0% | 14 | 48.0% | 0.0% | 14 | 52.4% | 0.0% | 14 | 53.7% | | | | | |
| | Covered bonds | 0.0% | 0 | 38.7% | | 1 | 39.3% | 0.0% | 1 | 40.5% | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | | | | | |
| | Collective investments undertakings (CIU) | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.4% | | | | | |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 1 | 45.2% | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other exposures Standardised Total | 0.4% 1.6% | 8,491 28,552 | 48.0% 51.2% | 0.4% 1.5% | 8,791 35,215 | 46.5% 49.3% | 0.3% 1.3% | | 44.6% 48.1% | | | | | |
| 1 | Standardised Total / default stock (as defined in paragraphs 59 and 61 of the Methodological note) | 1.6% | 28,552 | 51.2% | 1.5% | 35,215 | 49.3% | 1.3% | 40,951 | 48.1% | | | | | |

| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
|--------------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio Default Stock ¹ |
| 0.4% | 85 | 40.0% | 0.4% | 165 | 40.0% | 0.4% | 245 | 40.0 |
| 0.1% | 13 | 40.0% | 0.1% | 18 | 40.0% | 0.1% | 22 | 40.0 |
| 0.0% | 1 | 43.4% | 0.0% | 2 | 30.6% | 0.0% | 4 | 23.8 |
| 0.0% | | 60.9% | 0.0% | 0 | 61.2% | 0.0% | 0 | 61.0 |
| - | 0 | | - | 0 | - | - | 0 | |
| 0.2% | | 39.4% | 0.2% | 376 | 34.2% | 0.1% | 423 | 31.3 |
| 1.0% | | 57.0% | 1.1% | 4,645 | 51.8% | 1.1% | 5,436 | 49.4 |
| 1.9% | 363 | 40.7% | 2.0% | 547 | 45.4% | 2.1% | 695 | 45.3 |
| 6.4% | 15,930 | 59.7% | 6.7% | 23,169 | 58.8% | 5.8% | 28,477 | 57.8 |
| 5.0% | 2,016 | 63.4% | 4.5% | 2,826 | 62.5% | 3.7% | 3,427 | 61.6 |
| 1.1% | | 31.7% | 1.4% | 4,186 | 31.3% | 1.2% | 5,221 | 30.6 |
| 1.7% | | 33.9% | 2.2% | 746 | 31.0% | 1.9% | 967 | 30.1 |
| 0.0% | 14 | 52.1% | 0.0% | 14 | 55.2% | 0.0% | 14 | 55.: |
| 0.0% | | 38.6% | 0.0% | 1 | 39.8% | 0.0% | 2 | 41.8 |
| 0.0% | | 45.0% | 0.0% | 0 | 45.6% | 0.0% | 0 | 45. |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.4% | 0.0% | 1 | 45.3 |
| 0.0% | 0 | 51.8% | 0.0% | 1 | 51.8% | 0.0% | 1 | 51.8 |
| 0.6% | 8,666 | 51.7% | 0.5% | 9,080 | 48.7% | 0.4% | 9,440 | 45.5 |
| 2.2% | 31,598 | 53.0% | 2.2% | 41,657 | 51.4% | 1.8% | 49,286 | 50.1 |

| | | | | | | Baseline Sce | nario | | | |
|-----------------|---|------------|------------|----------------------------|------------|--------------|------------------|------------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/201 | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| | | rate | Provisions | Default Stock ¹ | rate | Provisions | | rate | Provisions | Default Stock ¹ |
| | Central governments or central banks | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| | Regional governments or local authorities | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| | Public sector entities | | 0 | - | - | 0 | - | - | 0 | |
| | Multilateral Development Banks | 0.0% | 0 | 60.9% | 0.0% | 0 | 60.9% | 0.0% | 0 | 60.9% |
| | International Organisations | | 0 | | - | 0 | | - | 0 | |
| | Institutions | 0.0% | 11 | 42.8% | 0.0% | 11 | 36.3% | 0.0% | 11 | 32.9% |
| | Corporates | 0.1% | 247 | 20.0% | | 266 | 19.6% | 0.1% | 290 | 19.9% |
| | of which: SME | 1.8% | 8 | 46.6% | | 13 | 46.7% | 2.0% | 18 | 46.6% |
| | Retail | 1.2% | 391 | 91.5% | | 547 | 92.4% | 1.3% | 708 | 92.7% |
| United Kingdom | of which: SME | 0.0% | 5 | 61.4% | | 5 | 60.6% | 0.0% | 5 | 59.9% |
| Officea Kingdom | Secured by mortgages on immovable property | 1.8% | 51 | 68.8% | | 88 | 68.3% | 2.0% | 126 | 68.0% |
| | of which: SME | 2.0% | 45 | 67.6% | | 79 | 67.2% | 2.1% | 113 | 66.9% |
| | Items associated with particularly high risk | 0.0% | 0 | 49.2% | 0.0% | 0 | 48.9% | 0.0% | 0 | 48.6% |
| | Covered bonds | 0.0% | 0 | 38.7% | 0.0% | 0 | 39.2% | 0.0% | 1 | 40.5% |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | - | - | 0 | - | - | 0 | - |
| | Collective investments undertakings (CIU) | | 0 | - | - | 0 | - | - | 0 | |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Securitisation | | | | | | | | | |
| | Other exposures | 0.1% | 296 | 53.0% | | 311 | 47.8% | 0.1% | 328 | 43.5% |
| | Standardised Total | 0.4% | 997 | 59.7% | 0.4% | 1,224 | 58.5% | 0.4% | 1,463 | 57.4% |

| | | | | Adverse Sce | nario | | | |
|------------|------------|----------------------------|------------|-------------|----------------------------|------------|------------|----------------------------|
| | 31/12/20: | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.0% | 0 | 60.9% | 0.0% | 0 | 60.9% | 0.0% | 0 | 60.9% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.0% | 11 | 38.3% | 0.0% | 11 | 33.6% | 0.0% | 11 | 32.0% |
| 0.1% | 258 | 21.8% | 0.2% | 303 | 23.3% | 0.2% | 343 | 23.7% |
| 2.8% | 11 | 56.2% | 3.9% | 21 | 62.8% | 4.3% | 33 | 70.2% |
| 1.7% | 456 | 91.5% | 2.2% | 731 | 92.3% | 2.6% | 1,055 | 92.7% |
| 0.0% | 5 | 61.7% | 0.0% | 5 | 62.8% | 0.0% | 5 | 70.2% |
| 2.4% | 62 | 71.8% | 3.0% | 121 | 72.7% | 3.0% | 177 | 73.2% |
| 2.6% | 55 | 70.6% | 3.3% | 109 | 71.5% | 3.3% | 159 | 72.0% |
| 0.0% | 0 | 51.4% | 0.0% | 0 | 52.0% | 0.0% | 0 | 52.4% |
| 0.0% | 0 | 38.6% | 0.0% | 1 | 39.7% | 0.0% | 1 | 42.0% |
| - | 0 | - | - | 0 | | | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% |
| | | | | | | | | |
| 0.1% | 299 | 52.2% | 0.2% | 329 | 44.6% | 0.4% | 384 | 37.0% |
| 0.5% | 1,087 | 60.4% | 0.7% | 1,495 | 59.2% | 0.8% | 1,972 | 57.7% |

| | | | | | | Baseline Sce | Baseline Scenario | | | | | | | | | | |
|-------|---|------------|------------|------------------|------------|--------------|-------------------|------------|------------|------------------|--|--|--|--|--|--|--|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/201 | .8 | | | | | | | |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - | | | | | | | |
| | | rate | Provisions | | rate | Provisions | | rate | Provisions | | | | | | | | |
| | Central governments or central banks | 0.1% | 10 | 40.0% | 0.1% | 19 | 40.0% | 0.1% | 29 | 40.0% | | | | | | | |
| | Regional governments or local authorities | 0.1% | 2 | 40.0% | 0.1% | 3 | 40.0% | | 3 | 40.0% | | | | | | | |
| | Public sector entities | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | | | | | | | |
| | Multilateral Development Banks | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | | | | | | | |
| | International Organisations | - | 0 | | | 0 | - | - | 0 | | | | | | | | |
| | Institutions | 0.0% | 4 | 45.0% | 0.0% | 5 | 45.0% | 0.0% | 6 | 45.0% | | | | | | | |
| | Corporates | 0.9% | 154 | 33.8% | 0.7% | 177 | 29.8% | 0.5% | 193 | 28.2% | | | | | | | |
| | of which: SME | 0.6% | 2 | 34.5% | 0.4% | 2 | 34.3% | 0.3% | 3 | 34.1% | | | | | | | |
| | Retail | 1.0% | 189 | 60.4% | 1.0% | 253 | 66.6% | 1.0% | 307 | 66.3% | | | | | | | |
| Spain | of which: SME | 1.1% | 23 | 62.7% | 1.1% | 28 | 62.3% | 1.1% | 32 | 61.2% | | | | | | | |
| эран | Secured by mortgages on immovable property | 1.3% | 247 | 30.8% | 1.0% | 312 | 25.2% | 0.8% | 359 | 22.6% | | | | | | | |
| | of which: SME | 0.3% | 0 | 12.8% | 0.3% | 0 | 11.7% | 0.2% | 0 | 10.7% | | | | | | | |
| | Items associated with particularly high risk | 0.0% | 8 | 45.4% | 0.0% | 8 | 45.2% | 0.0% | 8 | 45.1% | | | | | | | |
| | Covered bonds | - | 0 | | | 0 | - | - | 0 | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | | | | | | | |
| | Collective investments undertakings (CIU) | - | 0 | | - | 0 | - | - | 0 | - | | | | | | | |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | |
| | Other exposures | 0.0% | 6,644 | 27.4% | 0.0% | 6,646 | | | 6,648 | 26.8% | | | | | | | |
| | Standardised Total | 0.3% | 7,258 | 31.8% | 0.2% | 7,423 | 30.1% | 0.2% | 7,552 | 29.0% | | | | | | | |

| | | | | Adverse Scen | nario | | | |
|------------|------------|----------------------------|------------|--------------|----------------------------|------------|------------|----------------------------|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| 0.3% | 33 | 40.0% | 0.3% | 65 | 40.0% | 0.3% | 97 | 40.0% |
| 0.3% | 3 | 40.0% | 0.3% | 4 | 40.0% | 0.3% | 4 | 40.0% |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| - | 0 | - | - | 0 | - | | 0 | - |
| 0.0% | 6 | 45.0% | 0.0% | 7 | 45.0% | 0.0% | 9 | 45.0% |
| 2.0% | 195 | 30.0% | 2.1% | 264 | 26.9% | 1.3% | 301 | 25.8% |
| 1.4% | 3 | 37.0% | 1.3% | 4 | 37.1% | 0.8% | 4 | 36.7% |
| 1.3% | 202 | 64.7% | 1.7% | 306 | 75.2% | 1.4% | 372 | 72.4% |
| 1.3% | 24 | 65.0% | 3.0% | 38 | 80.1% | 2.1% | 46 | 76.4% |
| 2.4% | 320 | 39.9% | 1.5% | 417 | 34.0% | 1.3% | 497 | 31.8% |
| 0.5% | 0 | 14.5% | 0.5% | 0 | 16.1% | 0.6% | 1 | 17.8% |
| 0.0% | 8 | 54.9% | 0.0% | 8 | 55.4% | 0.0% | 8 | 55.3% |
| | 0 | - | - | 0 | - | | 0 | |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| - | 0 | - | - | 0 | - | | 0 | |
| 0.0% | 0 | 51.8% | 0.0% | 1 | 51.8% | 0.0% | 1 | 51.8% |
| | | | | | | | | |
| 0.0% | 6,696 | 33.2% | 0.0% | 6,706 | 33.0% | 0.0% | 6,714 | 32.7% |
| 0.5% | 7,462 | 36.8% | 0.4% | 7,778 | 35.5% | 0.3% | 8.003 | 34.6% |



| | | | | | | Baseline Sce | nario | | | |
|--------|---|------------|------------|----------------------------|------------|--------------|------------------|------------|------------|------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - |
| | | rate | Provisions | Default Stock ¹ | | Provisions | | rate | Provisions | |
| | Central governments or central banks | 0.7% | 21 | 40.0% | 0.7% | 42 | 40.0% | 0.7% | | 40.0% |
| | Regional governments or local authorities | 0.7% | 0 | 40.0% | 0.7% | 0 | 40.0% | 0.7% | | 40.0% |
| | Public sector entities | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Multilateral Development Banks | | 0 | - | - | 0 | - | - | 0 | |
| | International Organisations | | 0 | - | - | 0 | - | - | 0 | |
| | Institutions | 0.0% | 60 | 45.0% | 0.0% | 61 | 45.0% | 0.0% | | 45.0% |
| | Corporates | 1.5% | 1,185 | 66.4% | 1.7% | 1,372 | 62.4% | 1.8% | | 59.9% |
| | of which: SME | 2.0% | 95 | 56.8% | 2.1% | 132 | 54.5% | 2.3% | | 54.7% |
| | Retail | 6.9% | 3,463 | | 6.3% | 4,877 | 67.4% | 5.9% | | 66.3% |
| Brazil | of which: SME | 6.7% | 851 | 68.4% | 6.6% | 1,250 | 74.1% | 6.3% | 1,569 | 76.0% |
| Diazii | Secured by mortgages on immovable property | 1.9% | 539 | | 1.6% | 715 | 47.2% | 1.5% | 859 | 45.7% |
| | of which: SME | 6.1% | 91 | 65.0% | 5.7% | 118 | 62.4% | 5.3% | 141 | 61.2% |
| | Items associated with particularly high risk | | 0 | - | - | 0 | - | - | 0 | |
| | Covered bonds | | 0 | - | - | 0 | - | - | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | - | - | 0 | - | - | 0 | |
| | Collective investments undertakings (CIU) | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Securitisation | | | | | | | | | |
| | Other exposures | 1.2% | 340 | | 1.1% | 509 | | 0.9% | | 55.5% |
| | Standardised Total | 3.0% | 5,609 | 65.0% | 2.7% | 7,576 | 63.0% | 2.4% | 9,234 | 61.6% |

| zimpum mene | DECER OF | | Impunite | Decem of | | Impairment | Decem of | |
|-------------|------------|----------------------------|----------|------------|----------------------------|------------|------------|----------------------------|
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| 1.0% | 32 | 40.0% | 1.0% | 63 | 40.0% | 1.0% | 94 | 40.0% |
| 1.0% | 0 | 40.0% | 1.0% | 0 | 40.0% | 1.0% | 0 | 40.0% |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| - | 0 | - | - | 0 | | - | 0 | |
| - | 0 | - | - | 0 | | - | 0 | |
| 0.0% | | 45.0% | 0.0% | | 45.0% | 0.0% | 63 | 45.0% |
| 2.0% | | 76.7% | 3.2% | | 70.2% | 3.5% | 2,111 | 66.6% |
| 2.5% | | 65.4% | 4.1% | | 61.7% | 4.5% | 256 | 62.1% |
| 13.1% | | | 11.7% | | 69.6% | 9.1% | 8,590 | 69.4% |
| 8.5% | | 75.6% | 6.7% | | 77.9% | 5.1% | 1,609 | 79.3% |
| 3.0% | | | 4.6% | | 48.6% | 4.2% | 1,545 | 46.9% |
| 7.6% | 105 | 74.0% | 5.1% | 129 | 71.3% | 3.0% | 142 | 70.1% |
| - | 0 | - | - | 0 | | - | 0 | |
| - | 0 | - | - | 0 | | - | 0 | |
| - | 0 | | - | 0 | | - | 0 | |
| 0.0% | | 45.0% | 0.0% | | 45.0% | 0.0% | 0 | 45.0% |
| 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% |
| 1.8% | 437 | 62.7% | 1.4% | 652 | 59.6% | 1.1% | 825 | 58.2% |
| 5.4% | | | 4.8% | | 65.7% | 3.8% | 13,229 | 64.3% |

| | | | | | | Baseline Sce | nario | | | |
|--|---|------------|------------|------------------|------------|--------------|------------------|------------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| | | rate | Provisions | | rate | Provisions | | rate | Provisions | Default Stock ¹ |
| | Central governments or central banks | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| | Regional governments or local authorities | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| | Public sector entities | 0.0% | 1 | 45.0% | 0.0% | 1 | 45.0% | 0.0% | 2 | 45.0% |
| | Multilateral Development Banks | - | 0 | - | - | 0 | - | - | 0 | - |
| | International Organisations | - | 0 | - | - | 0 | - | - | 0 | - |
| | Institutions | 0.3% | 117 | 32.6% | 0.1% | 136 | 33.0% | 0.1% | 149 | 33.5% |
| | Corporates | 0.6% | 297 | 43.7% | 0.4% | 359 | 38.7% | 0.4% | 408 | 36.6% |
| | of which: SME | 0.0% | 6 | - | 0.0% | 6 | | 0.0% | 6 | |
| | Retail | 6.7% | 5,159 | 49.3% | 7.1% | 6,971 | 48.4% | 7.3% | 8,505 | 48.1% |
| United States | of which: SME | 0.9% | 11 | 48.2% | 0.8% | 18 | 51.2% | 0.7% | 24 | 52.7% |
| Utilited States | Secured by mortgages on immovable property | 0.3% | 331 | 26.3% | 0.3% | 443 | 26.3% | 0.3% | 529 | 25.7% |
| | of which: SME | 0.6% | 76 | 22.1% | 0.5% | 144 | 27.7% | 0.5% | 191 | 27.7% |
| | Items associated with particularly high risk | 0.0% | 0 | 47.4% | 0.0% | 0 | 46.9% | 0.0% | 0 | 46.6% |
| | Covered bonds | - | 0 | - | | 0 | | - | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | - | 0 | - | | 0 | | - | 0 | |
| | Collective investments undertakings (CIU) | - | 0 | - | | 0 | | - | 0 | |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Securitisation | | | | | | | | | |
| | Other exposures | 0.7% | 511 | 42.9% | 0.7% | 582 | 43.2% | 0.6% | 643 | 43.3% |
| | Standardised Total | 2.2% | 6,417 | | 2.1% | 8,492 | | 1.8% | 10,237 | 45.2% |
| 1 Computed as: Stock of provisions for defaulted stock / | default stock (as defined in paragraphs 59 and 61 of the Methodological note) | | | | | | | | | |

| | | | nario | Adverse Scer | | | | |
|----------------------------|------------|------------|----------------------------|--------------|------------|----------------------------|------------|------------|
| 18 | 31/12/20 | | 17 | 31/12/20 | | 16 | 31/12/20 | |
| Coverage Ratio | Stock of | Impairment | Coverage Ratio - | Stock of | Impairment | Coverage Ratio - | Stock of | Impairment |
| Default Stock ¹ | Provisions | rate | Default Stock ¹ | Provisions | rate | Default Stock ¹ | Provisions | rate |
| 40.09 | 0 | 0.0% | 40.0% | 0 | 0.0% | 40.0% | 0 | 0.0% |
| 40.09 | 1 | 0.0% | 40.0% | 1 | 0.0% | 40.0% | 0 | 0.0% |
| 45.09 | 3 | 0.0% | 45.0% | 2 | 0.0% | 45.0% | 1 | 0.0% |
| | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | | 0 | - | - | 0 | - |
| 37.69 | 243 | 0.3% | 37.6% | 207 | 0.4% | 37.6% | 146 | 0.5% |
| 34.49 | 649 | 0.8% | 35.5% | 545 | 1.1% | 38.6% | 393 | 1.3% |
| | 6 | 0.0% | - | 6 | 0.0% | - | 6 | 0.0% |
| 49.09 | 9,113 | 8.4% | 49.1% | 7,433 | 8.5% | 49.6% | 5,294 | 7.1% |
| 51.49 | 31 | 0.9% | 51.8% | 24 | 1.2% | 49.0% | 14 | 1.2% |
| 19.99 | 988 | 0.9% | 20.4% | 740 | 1.1% | 21.9% | 416 | 0.7% |
| 21.09 | 431 | 1.6% | 21.1% | 307 | 2.0% | 19.3% | 129 | 1.2% |
| 59.59 | 0 | 0.0% | 59.0% | 0 | 0.0% | 56.4% | 0 | 0.0% |
| | 0 | - | | 0 | | | 0 | |
| | ő | - | | ŏ | - | | ŏ | - |
| | 0 | - | | 0 | - | | 0 | - |
| 51.8 | 0 | 0.0% | 51.8% | ō | 0.0% | 51.8% | ō | 0.0% |
| 31.0 | Ů | 0.070 | 31.070 | ŭ | 0.070 | 31.070 | ŭ | 0.070 |
| 40.2 | 690 | 0.8% | 40.4% | 615 | 0.9% | 41.1% | 522 | 0.8% |
| 41.99 | 11,687 | 2,4% | 42.4% | 9,541 | 2.8% | 44.0% | 6,772 | 2,6% |

| | | | | | | Baseline Sce | nario | | | |
|--------|---|--------------|------------|-------------------------------------|--------------|--------------|-------------------------------------|--------------|------------|-------------------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| | | Impairment | Stock of | Coverage Ratio - | | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - |
| | Central governments or central banks | rate 0.1% | Provisions | Default Stock ¹ 40.0% | rate 0.1% | Provisions | Default Stock ¹ 40.0% | rate 0.1% | Provisions | Default Stock ¹ 40.0% |
| | Regional governments or local authorities | 0.1% | 2 | 40.0% | 0.1% | 4 | 40.0% | 0.1% | 6 | 40.0% |
| | Public sector entities | 0.0% | 0 | 25.3% | 0.0% | 0 | 25,3% | 0.0% | | 25.3% |
| | Multilateral Development Banks | 0.0% | U | 25.3% 45.0% | 0.0% | | 25.3% 45.0% | | | 25.3% 45.0% |
| | International Organisations | 0.0% | U | 45.0% | 0.0% | | 45.0% | 0.0% | | 45.0% |
| | International Organisations Institutions | 0.0% | U | 36.4% | 0.0% | | 36,4% | 0.0% | | 38.0% |
| | | 2.5% | 3 | | 1.6% | 3 | 24.8% | | 3 | |
| | Corporates of which: SME | 6.8% | 22 | 22.9% 24.8% | 5.6% | 31 30 | 24.8% | | 40 38 | 27.9% 29.3% |
| | of which: SME Retail | 6.8% | 1.063 | 24.8% 72.0% | 7.1% | 1,535 | 70.9% | | 1.976 | 29.3% 70.6% |
| | of which: SME | 5.3% | 234 | | | 361 | 70.9% 60.3% | | 1,976 | |
| Mexico | | 0.9% | 234 196 | 62.0% 23.7% | 5.2% 0.8% | | | | 283 | 59.5% 20.6% |
| | Secured by mortgages on immovable property | | 196 | | | 245 | 22.1% | | 283 | |
| | of which: SME Items associated with particularly high risk | 2.0% | 2 | 40.1% | 1.8% | 3 | 37.5% | 1.7% | 4 | 35.6% |
| | Covered bonds | - | U | | | | | | | - |
| | Claims on institutions and corporates with a ST credit assessment | - | U | | | | | | | - |
| | Collective investments undertakings (CIU) | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | ۱ ° | 45.0% | 0.0% | ľ | 45.0% |
| | Securitisation | 0.0% | U | 45.070 | 0.076 | 0 | 45.070 | 0.076 | 0 | 45.070 |
| | Other exposures | 0.6% | 74 | 45.3% | 0.6% | 98 | 45,2% | 0.6% | 121 | 45.0% |
| | Other exposures Standardised Total | 2.6% | 1,360 | 45.3% 52.2% | 2,5% | | 45.2% 52.9% | | | 45.0% 53.2% |
| | Standardised Total | 2.6% | 1,360 | 52.2% | 2.5% | 1,917 | 52.9% | 2.4% | 2,429 | 53.2% |

| | | | | Adverse Scer | nario | | | |
|-----------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20: | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| 0.1% | 4 | 40.0% | 0.1% | 7 | 40.0% | 0.1% | 11 | 40.0% |
| - | 0 | | - | 0 | - | - | 0 | |
| 0.0% | 0 | 34.9% | 0.0% | 0 | 34.9% | 0.0% | 0 | 34.9% |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| - | 0 | - | - | 0 | - | - | 0 | |
| 0.0% | 3 | 43.2% | 0.0% | 3 | 44.1% | 0.0% | 4 | 46.1% |
| 4.7% | 36 | 23.9% | 0.7% | | 50.7% | 0.5% | 80 | 51.4% |
| 13.0% | 34 | 24.5% | 3.5% | 74 | 52.9% | 3.1% | 77 | 53.6% |
| 7.0% | 1,088 | 73.7% | 7.1% | 1,555 | 72.3% | 6.7% | 1,950 | 71.3% |
| 6.0% | 258 | 66.9% | 5.2% | 385 | 63.7% | 5.1% | 497 | 61.9% |
| 1.1% | 211 | 25.7% | 1.2% | 281 | 24.8% | 1.0% | 338 | 24.1% |
| 2.2% | 3 | 43.4% | 2.1% | 4 | 40.2% | 1.9% | 4 | 38.5% |
| | 0 | | - | 0 | - | - | 0 | |
| | 0 | | - | 0 | - | - | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 1 | 45.0% |
| 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% |
| | | | | | | | | |
| 0.8% | 80 | 47.2% | 0.8% | 111 | 47.9% | 0.6% | 135 | 47.3% |
| 2.8% | 1,421 | 52.9% | 2.6% | 2,034 | 55.0% | 2.3% | 2,517 | 54.7% |

computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological not



Banco Santander S.A.

| | | | | | | Baseline Sce | nario | | | |
|-------|---|------------|------------|------------------|------------|--------------|------------------|------------|-----------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| | | rate | Provisions | | rate | Provisions | | rate | | Default Stock ¹ |
| | Central governments or central banks | 0.0% | 2 | 40.0% | 0.0% | 2 | 40.0% | 0.0% | | 40.0% |
| | Regional governments or local authorities | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | | 40.0% |
| | Public sector entities | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Multilateral Development Banks | | 0 | - | - | 0 | - | - | 0 | |
| | International Organisations | | 0 | - | - | 0 | - | - | 0 | |
| | Institutions | 0.4% | 19 | 23.9% | 0.3% | 31 | 18.9% | 0.2% | 39 | 15.0% |
| | Corporates | 1.3% | 271 | 41.3% | 1.3% | 354 | 37.3% | 1.3% | | 35.5% |
| | of which: SME | 1.7% | 25 | 23.7% | 1.7% | 41 | 23.1% | 1.6% | | 22.8% |
| | Retail | 2.4% | 603 | 40.2% | 2.3% | 774 | 38.0% | 2.2% | | 36.8% |
| Chile | of which: SME | 3.0% | 236 | 37.3% | 2.9% | 300 | 34.7% | 2.7% | | 33.4% |
| Crinc | Secured by mortgages on immovable property | 0.5% | 216 | 12.9% | 0.5% | 279 | 13.4% | 0.4% | | |
| | of which: SME | 1.3% | 16 | 17.0% | 1.2% | 21 | 16.2% | 1.1% | 26 | 15.7% |
| | Items associated with particularly high risk | | 0 | - | - | 0 | - | - | 0 | |
| | Covered bonds | | 0 | - | - | 0 | - | - | 0 | - |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | - | - | 0 | - | - | 0 | |
| | Collective investments undertakings (CIU) | - | 0 | - | - | 0 | - | - | 0 | - |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Securitisation | | | | | | | | | |
| | Other exposures | 0.5% | 32 | 28.7% | 0.4% | 45 | 27.0% | 0.4% | | 25.8% |
| | Standardised Total | 1.0% | 1,141 | 29.5% | 1.0% | 1,485 | 28.2% | 0.9% | 1,793 | 27.3% |

| Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | | | Stock of | Coverage Ratio - |
|------------|------------|----------------------------|------------|------------|----------------------------|------|------------|----------------------------|
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| 0.1% | 2 | 40.0% | 0.1% | 2 | 40.0% | 0.1% | 2 | 40.0% |
| 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| - | 0 | - | - | 0 | - | | 0 | |
| - | 0 | - | - | 0 | - | | 0 | |
| 0.0% | 4 | 0.0% | 0.0% | 4 | 0.0% | 0.0% | 4 | 0.0% |
| 1.5% | 308 | 47.1% | 1.7% | 415 | 42.6% | 1.6% | 509 | 40.4% |
| 2.0% | 28 | 25.6% | 2.3% | 51 | 26.7% | 1.8% | 67 | 25.8% |
| 2.9% | 646 | 41.6% | 4.0% | 1,095 | 51.2% | 2.4% | 1,259 | 47.2% |
| 3.6% | 253 | 38.6% | 3.9% | 347 | 38.1% | 3.1% | 407 | 36.59 |
| 0.5% | 217 | 12.7% | 0.7% | 364 | 17.8% | 0.5% | 429 | 17.49 |
| 1.5% | 17 | 18.3% | 1.6% | 25 | 18.2% | 1.3% | 31 | 17.69 |
| - | 0 | - | - | 0 | - | | 0 | |
| - | 0 | - | - | 0 | - | | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% | 0.0% | 0 | 51.89 |
| 0.6% | 35 | 31.8% | 0.7% | 58 | 35.6% | 0.4% | 72 | 32.69 |
| 1.2% | 1.212 | 30.7% | 1.5% | 1.938 | 36.0% | 1.0% | 2.275 | 33.6% |

| | | | | | | Baseline Sce | nario | | | |
|----------|---|------------|------------|------------------|------------|--------------|------------------|------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | | | Coverage Ratio - |
| | | rate | Provisions | | rate | Provisions | | rate | Provisions | Default Stock ¹ |
| | Central governments or central banks | 0.4% | 8 | 40.0% | 0.4% | 17 | 40.0% | 0.4% | 25 | 40.0% |
| | Regional governments or local authorities | 0.4% | 1 | 40.0% | 0.4% | 3 | 40.0% | 0.4% | 4 | 40.0% |
| | Public sector entities | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Multilateral Development Banks | - | 0 | - | - | 0 | | - | 0 | |
| | International Organisations | - | 0 | - | - | 0 | | - | 0 | |
| | Institutions | 0.0% | 16 | 45.0% | 0.0% | 16 | 45.0% | 0.0% | 16 | 45.0% |
| | Corporates | 0.4% | 485 | 89.3% | | 493 | 84.7% | 0.3% | 501 | 81.1% |
| | of which: SME | 0.2% | 49 | 23.3% | | 50 | 23.3% | 0.1% | 51 | 23.6% |
| | Retail | 0.7% | 378 | 83.0% | | 396 | 76.7% | 0.7% | 413 | 72.0% |
| Portugal | of which: SME | 1.2% | 51 | 37.9% | 1.0% | 61 | 37.0% | 1.0% | 70 | 36.4% |
| Fortugal | Secured by mortgages on immovable property | 0.1% | 135 | 9.4% | 0.1% | 138 | 9.4% | 0.1% | 141 | 9.4% |
| | of which: SME | 0.1% | 6 | 9.4% | 0.1% | 7 | 9.4% | 0.1% | 7 | 9.4% |
| | Items associated with particularly high risk | - | 0 | - | | 0 | | | 0 | |
| | Covered bonds | - | 0 | | | 0 | | - | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | - | 0 | - | - | 0 | - | - | 0 | |
| | Collective investments undertakings (CIU) | - | 0 | - | - | 0 | - | - | 0 | |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Securitisation | | | | | | | | | |
| | Other exposures | 0.0% | 419 | 58.6% | 0.0% | 420 | 55.2% | 0.0% | 420 | 52.4% |
| | Standardised Total | 0.3% | 1,443 | 75.9% | 0.3% | 1,482 | 67.6% | 0.3% | 1,520 | 61.8% |

| | | | | Adverse Sce | nario | | | |
|------------|------------|----------------------------|------------|-------------|----------------------------|------------|------------|----------------------------|
| | 31/12/20: | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| 0.7% | 14 | 40.0% | 0.7% | 27 | 40.0% | 0.7% | 40 | 40.0% |
| 0.7% | 2 | 40.0% | 0.7% | 4 | 40.0% | 0.7% | 6 | 40.0% |
| 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| - | 0 | - | - | 0 | | - | 0 | - |
| - | 0 | - | - | 0 | | - | 0 | - |
| 0.0% | 16 | 45.0% | 0.0% | 16 | 45.0% | 0.0% | 16 | 45.0% |
| 0.6% | 490 | 88.2% | 0.7% | 509 | 81.1% | 0.7% | 526 | 75.8% |
| 0.4% | 51 | 32.4% | 0.5% | 55 | 32.8% | 0.4% | 58 | 30.9% |
| 0.9% | 386 | 83.2% | 1.2% | 430 | 78.0% | 1.3% | 465 | 72.3% |
| 1.5% | 54 | 39.7% | 2.2% | 76 | 43.2% | 2.2% | 98 | 44.9% |
| 0.3% | 140 | 14.1% | 0.2% | 148 | 14.0% | 0.2% | 156 | |
| 0.3% | 7 | 14.1% | 0.2% | 7 | 14.0% | 0.2% | 7 | 14.1% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% |
| | | | | | | | | |
| 0.1% | 420 | 57.5% | 0.1% | 422 | 53.7% | 0.1% | 424 | 50.9% |
| 0.5% | 1,468 | 73.3% | 0.6% | 1,557 | 65.0% | 0.6% | 1,633 | 59.3% |

| | | | | | | Baseline Sce | nario | | | |
|---------|---|------------|------------|------------------|------------|--------------|----------------------------|------------|------------|------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | | Coverage Ratio - | Impairment | | Coverage Ratio - |
| | | rate | Provisions | | | Provisions | Default Stock ¹ | rate | Provisions | |
| | Central governments or central banks | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% |
| | Regional governments or local authorities | 0.0% | 0 | - | 0.0% | 0 | - | 0.0% | 0 | |
| | Public sector entities | | 0 | - | - | 0 | - | - | 0 | |
| | Multilateral Development Banks | | 0 | - | - | 0 | - | - | 0 | |
| | International Organisations | | 0 | - | - | 0 | - | - | 0 | |
| | Institutions | 0.0% | 2 | 45.0% | 0.0% | 2 | 45.0% | 0.0% | 2 | 45.0% |
| | Corporates | 0.5% | 231 | 70.7% | 0.5% | 239 | 69.8% | 0.5% | 247 | 69.0% |
| | of which: SME | | 0 | - | - | 0 | - | - | 0 | |
| | Retail | 0.7% | 58 | 49.4% | 0.8% | 76 | 47.8% | 0.8% | 94 | 47.3% |
| Germany | of which: SME | 0.0% | 0 | - | 0.0% | 0 | - | 0.0% | 0 | |
| Germany | Secured by mortgages on immovable property | 0.1% | 104 | 58.8% | 0.1% | 110 | 51.2% | 0.1% | 115 | 46.3% |
| | of which: SME | | 0 | - | - | 0 | - | - | 0 | |
| | Items associated with particularly high risk | | 0 | - | - | 0 | - | - | 0 | |
| | Covered bonds | | 0 | - | - | 0 | - | - | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | - | - | 0 | - | - | 0 | |
| | Collective investments undertakings (CIU) | | 0 | - | - | 0 | - | - | 0 | |
| | Equity | | 0 | - | - | 0 | - | | 0 | |
| | Securitisation | | | | | | | | | |
| | Other exposures | 0.1% | 2 | 42.9% | 0.1% | 3 | 42.9% | | | 42.8% |
| | Standardised Total | 0.3% | 397 | 66.0% | 0.3% | 429 | 62.0% | 0.3% | 461 | 59.0% |

| | | | | Adverse Sce | nario | | | |
|--------------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| 0.0% | 0 | 40.0% | 0.0% | 0 | 40.0% | 0.0% | 0 | 40.09 |
| 0.0% | 0 | - | 0.0% | 0 | | 0.0% | 0 | |
| | 0 | - | - | 0 | | | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| 0.0% | 2 | 45.0% | 0.0% | 2 | 45.0% | 0.0% | 2 | 45.0% |
| 0.6% | 254 | 77.6% | 0.6% | 272 | 78.8% | 0.7% | 291 | 80.49 |
| | 0 | - | - | 0 | | | 0 | |
| 1.0% | 63 | 52.4% | 1.1% | 90 | 53.3% | 1.1% | 118 | 54.59 |
| 0.0% | 0 | - | 0.0% | 0 | - | 0.0% | 0 | |
| 0.2% | 109 | 51.9% | 0.1% | 117 | 46.9% | 0.1% | 124 | 43.6% |
| | 0 | - | - | 0 | | | 0 | |
| | 0 | - | - | 0 | | | 0 | |
| | 0 | - | - | 0 | | | 0 | |
| - | 0 | - | - | 0 | | - | 0 | |
| - | 0 | - | - | 0 | - | - | 0 | |
| | 0 | - | - | 0 | | | 0 | |
| | | | | | | | | |
| 0.1% | 3 | 44.5% | 0.1% | 3 | 47.4% | 0.1% | 3 | 48.4% |
| 0.4% | 432 | 68 6% | 0.4% | 484 | 66 1% | 0.4% | 539 | 64 99 |

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



| | | | | | | Baseline Sce | nario | | | |
|----------|---|------------|------------|------------------|------------|--------------|------------------|------------|-----------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20: | 18 |
| | | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
| | | rate | Provisions | | rate | Provisions | | rate | | Default Stock ¹ |
| | Central governments or central banks | 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% | 0.1% | | 40.0% |
| | Regional governments or local authorities | 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% | 0.1% | | 40.0% |
| | Public sector entities | 0.3% | 0 | 26.8% | 0.3% | 0 | 25.9% | 0.3% | 0 | 25.7% |
| | Multilateral Development Banks | | 0 | - | - | 0 | - | - | 0 | |
| | International Organisations | | 0 | - | - | 0 | - | - | 0 | |
| | Institutions | 0.0% | 1 | 45.0% | 0.0% | 2 | 45.0% | 0.0% | 2 | 45.0% |
| | Corporates | 0.2% | 236 | | 0.2% | 244 | | 0.2% | 254 | 46.5% |
| | of which: SME | 0.2% | 55 | 50.8% | 0.2% | 59 | | 0.2% | | 44.2% |
| | Retail | 2.2% | 774 | 70.6% | 2.1% | 914 | | 2.2% | | 64.8% |
| Poland | of which: SME | 2.0% | 217 | 66.9% | 1.7% | 250 | | 2.0% | | 59.1% |
| i olaria | Secured by mortgages on immovable property | 0.4% | 487 | 47.9% | 0.4% | 543 | | 0.4% | | 44.3% |
| | of which: SME | 0.9% | 97 | 62.1% | 0.8% | 108 | 57.9% | 0.9% | 121 | 54.8% |
| | Items associated with particularly high risk | | 0 | - | - | 0 | - | - | 0 | - |
| | Covered bonds | | 0 | - | - | 0 | - | - | 0 | - |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | - | - | 0 | - | - | 0 | |
| | Collective investments undertakings (CIU) | | 0 | - | - | 0 | - | - | 0 | - |
| | Equity | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% | 0.0% | 0 | 45.0% |
| | Securitisation | | | | | | | | | |
| | Other exposures | 0.3% | 26 | 42.1% | 0.3% | 32 | | 0.3% | | 42.3% |
| | Standardised Total | 0.8% | 1,524 | 58.3% | 0.8% | 1,734 | 56.1% | 0.8% | 1,937 | 54.2% |

| Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - | Impairment | Stock of | Coverage Ratio - |
|------------|------------|----------------------------|------------|------------|----------------------------|------------|------------|----------------------------|
| rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% |
| 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% | 0.1% | 0 | 40.0% |
| 0.5% | 0 | 29.4% | 0.6% | 0 | 29.0% | 0.6% | 0 | 28.6% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | | 0 | - |
| 0.0% | 1 | 45.0% | 0.0% | 2 | 45.0% | 0.0% | 2 | 45.0% |
| 0.3% | 243 | 51.3% | 0.4% | 265 | 46.0% | 0.4% | 287 | 42.9% |
| 0.4% | 58 | 49.1% | 0.5% | 67 | 44.1% | 0.6% | 76 | 40.8% |
| 3.2% | 920 | 79.5% | 3.8% | 1,163 | 73.9% | 3.5% | 1,377 | 71.5% |
| 3.0% | 252 | 71.2% | 3.9% | 328 | 64.8% | 3.3% | 387 | 62.0% |
| 0.7% | 576 | 54.9% | 0.8% | 666 | 50.3% | 0.7% | 800 | 52.5% |
| 1.5% | 105 | 61.4% | 1.9% | 131 | 56.4% | 1.6% | 152 | 53.5% |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | 0 | - | - | 0 | - | - | 0 | - |
| 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% | 0.0% | 0 | 51.8% |
| | | | | | | | | |
| 0.5% | 29 | 48.8% | 0.6% | 39 | 47.4% | 0.6% | 49 | 48.6% |
| 1.2% | 1,769 | 64.9% | 1.5% | 2,135 | 60.3% | 1.3% | 2,514 | 59.9% |

| | | | | | | Baseline Sce | nario | | | |
|--------|---|------------|------------|----------------------------|------|--------------|----------------------------|------|------------|----------------------------|
| | | | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| | | Impairment | Stock of | Coverage Ratio - | | | Coverage Ratio - | | | Coverage Ratio - |
| | | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ | rate | Provisions | Default Stock ¹ |
| | Central governments or central banks | | 0 | | | 0 | | | 0 | |
| | Regional governments or local authorities | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% |
| | Public sector entities | 0.0% | 0 | - | 0.0% | 0 | - | 0.0% | 0 | - |
| | Multilateral Development Banks | | 0 | - | - | 0 | - | - | 0 | - |
| | International Organisations | | 0 | - | - | 0 | - | - | 0 | - |
| | Institutions | 0.0% | 8 | 46.1% | 0.0% | 8 | 45.6% | 0.0% | 8 | 45.4% |
| | Corporates | 0.1% | 9 | 56.0% | | | 44.0% | | 10 | 37.5% |
| | of which: SME | 0.1% | 4 | 59.8% | | | 49.0% | | 4 | 42.2% |
| | Retail | 1.6% | 44 | 68.9% | | | 64.0% | | 54 | 60.7% |
| France | of which: SME | 1.2% | 3 | 42.1% | 1.2% | 4 | 38.9% | 1.1% | 6 | 37.5% |
| Trance | Secured by mortgages on immovable property | | 0 | - | - | 0 | - | - | 0 | - |
| | of which: SME | | 0 | | - | 0 | - | - | 0 | - |
| | Items associated with particularly high risk | | 0 | | - | 0 | | - | 0 | - |
| | Covered bonds | | 0 | | - | 0 | - | - | 0 | - |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | - | - | 0 | - | - | 0 | - |
| | Collective investments undertakings (CIU) | | 0 | | - | 0 | - | - | 0 | - |
| | Equity | 0.0% | 0 | - | 0.0% | 0 | - | 0.0% | 0 | - |
| | Securitisation | | | | | | | | | |
| | Other exposures | 0.4% | 6 | 26.9% | 0.4% | 6 | 24.9% | 0.4% | 7 | 23.9% |
| | Standardised Total | 0.4% | 67 | 65.0% | 0.3% | 73 | 58.0% | 0.3% | 80 | 53.6% |

| | | | | Adverse Sce | nario | | | |
|--------------------|------------------------|--|-----------------|------------------------|--|-----------------|------------------------|--|
| | 31/12/20 | 16 | | 31/12/20 | 17 | | 31/12/20 | 18 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock ¹ |
| | 0 | | | 0 | | | 0 | |
| 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% |
| 0.0% | 0 | - | 0.0% | 0 | - | 0.0% | 0 | |
| - | 0 | | - | 0 | | | 0 | |
| - | 0 | | - | 0 | | | 0 | |
| 0.0% | 8 | 45.6% | 0.0% | 8 | 45.3% | 0.0% | 9 | 45.3% |
| 0.2% | 10 | 52.8% | 0.2% | 10 | 39.6% | 0.2% | 11 | 34.1% |
| 0.1% | 4 | 56.7% | 0.2% | 4 | 43.7% | 0.1% | 4 | 37.4% |
| 1.8% | 45 | 68.9% | 2.0% | 52 | 64.2% | 1.9% | 58 | 61.5% |
| 1.4% | 3 | 43.0% | 1.5% | 5 | 40.6% | 1.4% | 7 | 39.9% |
| - | 0 | - | - | 0 | - | | 0 | |
| - | 0 | | - | 0 | | | 0 | |
| | 0 | | | 0 | | | 0 | |
| - | ō | | - | l ō | | | ō | |
| - | Ó | - | - | i o | - | | 0 | |
| - | 0 | | - | 0 | | | 0 | |
| 0.0% | ō | - | 0.0% | Ō | - | 0.0% | 0 | |
| | | | | | | | | |
| 0.6% | 6 | 29.8% | 0.6% | 7 | 27.9% | 0.5% | 8 | 27.1% |
| 0.5% | 68 | 64.1% | 0.5% | 78 | 56.8% | 0.4% | 86 | 53.0% |



2016 EU-wide Stress Test: Securitisations

| | | 31/12/2015 | | Baseline Scenario | | | Adverse Scenario | |
|-----------------------|---|----------------|--------------|-------------------|--------------|--------------|------------------|----------------|
| | (min EUR) | | 31/12/2016 | 31/12/2017 | 31/12/2018 | 31/12/2016 | 31/12/2017 | 31/12/2018 |
| Exposure values | STA IRB | 1,331 6,875 | | | | | | |
| Exposure values | Total | 8,206 | | | | | | |
| Risk exposure amounts | STA IRB | 700 1,156 | 713 2,158 | 724 2,173 | 737 2,123 | 936 2,797 | 1,257 3,490 | 1,652 4,023 |
| | Total | 1,855 | 2,871 | 2,897 | 2,860 | 3,733 | 4,747 | 5,675 |
| Impairments | Total banking book others than assessed at fair value | 53 | 15 | 6 | 12 | 17 | 11 | 14 |



| | (min EUR | | | | | | | | 31/12/2015 | | | | | | | |
|--|------------------|---|---|---------------------------------|---|---|----------------------------|------------------------------------|---|----------------------------|----------------------------|----------------------------|-----------------------------------|--------------------------------------|---------------------------------|---|
| | | GROSS DIRECT LONG EXPOSURES (accounting value gross | | | NET DIRECT | EXPOSURES | | | DIRECT | SOVEREIGN EXPOSU | RES IN DERIVATIVE | :S (1) | INDIRECT SO | VEREIGN EXPOSUR | ES (3) (on and off I | palance sheet) |
| | | of provisions) (1) | | | | 1) | | | Derivatives with | positive fair value | Derivatives with I | negative fair value | Derivatives with | positive fair value | Derivatives with r | negative fair value |
| Residual Maturity | Country / Region | | | of which: AFS | of which: FVO (designated at fair value through profit&loss) | of which: HFT (2) | of which: HTM | of which: Loans and receivables | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Austria | 0 12 0 2 26 9 15 64 | 0 12 -5 1 26 -38 -3 | 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 12 -5 1 26 -38 -4 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Belgium | 16 0 4 81 24 64 14 202 | 16 -153 -7 81 -4 57 -10 | 0 0 0 0 0 | 0 0 0 0 0 0 | 16 -153 -7 81 -4 57 -10 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 150 0 0 0 0 0 | 0 1 0 0 0 0 0 0 | 1 0 0 0 0 0 0 | 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more | Bulgaria | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Cyprus | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Czech Republic | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Denmark | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 |
| [0 - 3M [| Estonia | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 |



| | (min EUR | | | | | | | | 31/12/2015 | | | | | | | |
|--|------------------|---|--|-----------------------------------|---|--|----------------------------|--|---|--|--|--|---|--------------------------------------|---|---|
| | | GROSS DIRECT LONG EXPOSURES (accounting value gross | | | NET DIRECT | EXPOSURES | | | DIRECT | SOVEREIGN EXPOSU | RES IN DERIVATIVE | ES (1) | INDIRECT SO | VEREIGN EXPOSUR | ES (3) (on and off i | balance sheet) |
| | | of provisions) (1) | | | | 1) | | | Derivatives with | positive fair value | Derivatives with r | negative fair value | Derivatives with | positive fair value | Derivatives with r | negative fair value |
| Residual Maturity | Country / Region | | | of which: AFS | of which: FVO (designated at fair value through profit&loss) | of which: HFT (2) | of which: HTM | of which: Loans and receivables | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Finland | 0 42 6 2 60 43 19 | 0 42 6 2 60 39 19 168 | 0 40 0 0 0 0 0 | 0 0 0 0 0 0 | 0 2 6 2 60 39 19 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 150 0 | 0 0 0 0 0 31 0 | 361 0 0 0 0 0 0 0 | -98 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M | France | 23 105 17 27 227 195 102 696 | 3 -121 -148 -13 83 -103 37 -261 | 0 0 0 0 0 101 0 | 0 0 0 0 0 | -8 -127 -151 -16 72 -237 36 -430 | 0 0 0 0 0 0 | 11 6 3 3 11 33 1 68 | 0 1 0 1 8 436 175 621 | 0 0 0 0 0 1 1 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 345 75 0 50 0 0 | 0 1 0 0 0 0 0 0 | 9 0 0 0 0 15 0 | 0 0 0 0 0 |
| [0 - 3M [| Germany | 15 88 62 31 595 869 106 1,766 | 15 83 -359 -6 -56 98 10 | 0 0 0 0 0 | 0 0 0 0 0 | 15 83 -359 -6 -56 98 10 | 0 0 0 0 0 | 0 0 0 0 0 | 0 150 0 0 0 0 300 50 500 | 0 5 0 0 0 127 12 143 | 0 0 0 0 771 0 50 821 | 0 0 0 0 -100 0 -18 -118 | 0 0 0 0 0 | 0 0 0 0 0 | 23 0 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Croatia | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 | 0 0 0 0 |
| [0 - 3M [| Greece | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Hungary | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 145 0 0 0 0 0 0 | 5 0 0 0 0 | 142 0 0 0 0 0 0 | -3 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Ireland | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 750 0 0 0 0 0 0 | 0 16 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |



| | (mln EUR) | | | | | | | | 31/12/2015 | | | | | | | |
|---|------------------|--|---|--|---|---|----------------------------|---|---|--|---|--|---|---------------------------------|---|---|
| | | GROSS DIRECT LONG EXPOSURES (accounting value gross | | | NET DIRECT | EXPOSURES | | | DIRECT | SOVEREIGN EXPOSU | RES IN DERIVATIVE | :S (1) | INDIRECT SO | VEREIGN EXPOSUR | ES (3) (on and off l | balance sheet) |
| | | of provisions) (1) | | | | 1) | | | Derivatives with p | positive fair value | Derivatives with r | negative fair value | Derivatives with | positive fair value | Derivatives with r | negative fair value |
| Residual Maturity | Country / Region | | | of which: AFS | of which: FVO (designated at fair value through profit&loss) | of which: HFT (2) | of which: HTM | of which: Loans and receivables | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Italy | 469 2.370 186 126 89 885 38 4,164 | 312 2.370 108 104 -208 423 -392 2,717 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 312 2.370 108 104 -208 423 -392 2,717 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 15 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 265 0 0 | 0 0 0 0 3 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Latvia | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 60 0 0 0 0 0 0 | 0 0 0 0 0 0 | 89 0 0 0 0 0 0 | -1 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Lithuania | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Luxembourg | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| To - 3M | Malta | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Netherlands | 0 424 45 0 81 90 41 680 | 0 424 45 -23 10 -92 -29 336 | 0 0 0 0 0 0 | 0 | 0 424 45 -23 10 -92 -29 | 0 0 0 0 0 0 | 0 | 190 1.306 8.405 3,928 164 2,870 0 | 5 33 454 312 8 200 0 | 0 0 1,500 250 1,725 4,910 3,356 11,741 | 0 0 -68 -18 -223 -761 -1,662 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 |
| [0 - 3M [| Poland | 728 477 808 779 920 1,595 94 5,402 | 728 477 808 779 920 1,595 94 | 722 473 806 778 913 1,561 94 5,346 | 0 0 0 0 0 | 0 0 0 0 0 0 0 13 | 0 0 0 0 0 0 | 7 4 2 2 7 20 1 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 249 0 | -2,732 0 0 0 0 0 0 -12 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |



| | (mln EUR) | | | | | | | | 31/12/2015 | | | | | | | |
|--|------------------|---|--|---|---|--|--|---|--|--|--|--|---|---------------------------------|---|---|
| | | GROSS DIRECT LONG EXPOSURES | | | | EXPOSURES | | | DIRECT | SOVEREIGN EXPOSU | RES IN DERIVATIVE | ES (1) | INDIRECT SO | VEREIGN EXPOSUR | ES (3) (on and off i | balance sheet) |
| | | (accounting value gross of provisions) (1) | | | (accounting value (| gross of provisions) 1) | | | Derivatives with | positive fair value | Derivatives with r | negative fair value | Derivatives with | positive fair value | Derivatives with r | negative fair value |
| Residual Maturity | Country / Region | | | of which: AFS | of which: FVO (designated at fair Value through profit&loss) | of which: HFT (2) | of which: HTM | of which: Loans and receivables | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Portugal | 178 283 337 147 4,992 3,306 940 10,182 | 178 283 207 147 4,992 3,261 940 10,007 | 0 0 287 85 4,812 2,732 0 7,916 | 0 0 0 0 0 0 | 7 190 -130 12 1 14 10 | 0 0 0 0 0 0 | 170 93 50 50 179 516 929 1,987 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 159 0 0 0 0 | 0 0 1 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Romania | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Slovakia | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Slovenia | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| TO - 3M | Spain | 2.673 9,624 783 3,264 8,878 24,622 1,379 51,223 | 2.376 9,548 353 3,084 8,501 23,748 1,085 48,695 | 411 2,928 0 224 5,767 16,304 810 26,443 | 596 326 175 175 628 1,806 47 3,753 | -257 5,353 -379 184 320 -8 -11 5,201 | 0 0 0 2,025 0 0 0 2,025 | 1,627 941 557 477 1,786 5,647 239 11,273 | 12 493 338 302 2,913 2,936 589 7,582 | 1 10 33 11 107 188 193 543 | 78 455 140 2,014 1,671 1,087 440 5,884 | -2 -1 -13 -400 -107 -460 -36 -1,020 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Sweden | 65 44 0 27 0 0 | 65 44 0 27 0 0 | 65 44 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 27 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 |
| 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | United Kingdom | 26 2,691 344 9 1.051 2,466 378 6,965 | 26 2,242 -352 -27 935 2,346 -7 5,163 | 0 2,679 333 0 741 2,056 0 5,808 | 0 0 0 0 0 0 | 3 -449 -691 -34 171 222 -9 -786 | 0 0 0 0 0 0 | 22 12 7 7 7 24 68 2 | 12 0 0 0 0 0 14 34 59 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 75 0 | 0 0 0 0 0 0 0 -1 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |



| | (mln EUR) | | | | | | | | 31/12/2015 | | | | | | | |
|---|------------------|---|---|--------------------------------------|---|---|----------------------------|---|---|----------------------------|---|----------------------------|---|---|---|---|
| | | GROSS DIRECT LONG EXPOSURES (accounting value gross | | | NET DIRECT | EXPOSURES | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | palance sheet) |
| | | of provisions) (1) | | | | 1) | | | Derivatives with | positive fair value | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | |
| Residual Maturity | Country / Region | | | of which: AFS | of which: FVO (designated at fair value through profit&loss) | of which: HFT (2) | of which: HTM | of which: Loans and receivables | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Iceland | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Liechtenstein | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Norway | 116 97 2 2 7 20 1 243 | 116 97 2 2 7 20 1 243 | 109 93 0 0 0 0 203 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 6 4 2 2 7 20 1 41 | 14 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Australia | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 |
| [0 - 3M [| Canada | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Hong Kong | 1,666 0 0 0 0 0 0 | 1,666 0 0 0 0 0 0 | 1,666 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Japan | 826 2,831 0 0 0 0 0 | 826 2,831 0 0 0 0 0 0 3,657 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 826 2,831 0 0 0 0 0 0 3,657 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |



| | (mln EUR) | | | | | | | | 31/12/2015 | | | | | | | |
|--|---|--|--|---|---|---|---|--|---|---|---|--|---|---|-----------------------------|----------------------------------|
| | | GROSS DIRECT LONG EXPOSURES | | | | EXPOSURES | | | DIRECT | SOVEREIGN EXPOSU | RES IN DERIVATIVE | ES (1) | INDIRECT SO | VEREIGN EXPOSUR | ES (3) (on and off | balance sheet) |
| | | (accounting value gross of provisions) (1) | | | (accounting value (| gross or provisions) 1) | | | Derivatives with | positive fair value | Derivatives with r | ives with negative fair value Derivative | | ivatives with positive fair value | | negative fair value |
| Residual Maturity | Country / Region | | | of which: AFS | of which: FVO (designated at fair value through profit&loss) | of which: HFT (2) | of which: HTM | of which: Loans and receivables | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| u.s. | 806 635 1,348 1,163 112 742 524 5,331 | 806 630 1,313 1,100 99 630 515 5,093 | 680 501 1,325 1,141 0 178 513 4,337 | 0 0 0 0 0 | 51 88 -34 -63 20 224 -4 | 0 0 0 0 0 | 76 41 22 22 22 80 229 6 475 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| China | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Switzerland | 0 93 0 0 0 0 0 | 0 93 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 93 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| 「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot | Other advanced economies non EEA | 21 0 0 0 0 0 0 0 | 21 0 0 0 0 0 0 0 | 21 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | 31 17 9 9 33 95 2 | 31 17 9 9 33 95 2 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 31 17 9 9 33 95 2 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Middle East | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 |
| Tot | Latin America and the Caribbean | 2.322 5.557 6.804 8.968 4.964 12.554 2.163 43,332 | 1,993 5,212 7,336 8,692 4,823 10,495 1,263 39,814 | 832 1,607 4,153 4,594 1,616 4,893 764 18,459 | 0 0 0 0 0 | 378 3,176 2,954 3,869 2,259 1,167 436 14,239 | 0 0 0 0 0 124 2,062 0 2,186 | 783 429 229 229 825 2,372 62 4,930 | 613 2,970 174 0 15 7 0 3,778 | 24 124 79 0 10 1 0 238 | 1.359 1,506 0 58 0 93 0 | -34 -40 0 -9 0 -3 0 | 1.318 803 851 92 0 0 0 3,064 | 1 2 14 4 0 0 0 | 9 5 37 0 0 0 | 0 0 -1 0 0 0 0 |



Banco Santander S.A.

| To-3Mf | | (mln EUR) | | | | | | | | 31/12/2015 | | | | | | | |
|--|--|-----------------------------------|----------------------------------|-----------------------------------|-----------------------|--------------------------------------|---|--|-----------------------------------|-----------------------|---------------------|-----------------------|-----------------------|----------------------------|-----------------------|-----------------------|-----------------------|
| Country Region R | EXPOSURES NET DIRECT EXPOSURES | | | | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance | | | | | | | | | |
| Fair-value Fai | | | of provisions) | | | (1) | | | | Derivatives with | positive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with r | negative fair value |
| F3M-1Y | Residual Maturity | Country / Region | | | of which: AFS | (designated at fair value through | | of which: HTM | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| | [3M - 1Y [| Africa | 43 23 23 83 238 6 | 43 23 23 83 238 6 | 0 0 0 0 0 | 0 0 0 0 0 | ő | 0 | 43 23 23 83 238 6 | • | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 4 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| | [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [| 30 16 16 16 59 168 | | 56 30 16 16 59 168 | 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 56 30 16 16 59 168 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | Ō | 0 0 0 0 0 |

Notes, definitions and regions:

Notes, definitions and regions:

(1) The exonsivers reported cover only exocurses to central, regional and local oovernments on immediate borrower basis, and do not include exonsures to other counternants with full or partial oovernment ouarantees. Exonsures to central banks should not be included here.

(2) For positions in HFT this should include cross exonsures from a facility of the should receive of the counternanties only where there is a maturity matching.

(3) The exonsures reported include the positions towards counternants (or their than sovereign) on sovereign credit risk (i.e. COS) booked in all the accounting portfolio (gnorif balance sheet). Irrespective of the denomination and or accounting dassification of the positions.

Other advanced none EEA. Israels, Korea. New Zeeland. Sam Marino. Sinoanore Taiwan and Russia

Other CEE none EEA. Albania. Bosonia and Hezerosovina. Asconus, CPR Macedonia. Morteneon. Serbia. and Turkey.

Middle East: Yemen. United Arab Emirates Sovian Suida Arabia. Qutar. Oman Mauritaria. Libva Lebanon. Kuwait Jordan. Iran. Dilibouti and Bahrain.

Lath America. Venezuela Uniturus. Virincida and To Albanoo, Suriamae St. Vincent and the Grenadines St. Lucia St. Kitts and Nevis Peru. Paraousey. Panama. Nicaraoua. Mexico. Jamaica. Honduras. Halti, Giuvana. Guatemala. Grenada. El Salvador. Ecuador. Dominica. Costa Rica. Colombia. Chile. Brazil. Bolivia and Belize.

Africa: South Africa. Tunisia. Morocco. Evort and Aloeria.



2016 EU-wide Stress Test - Risk exposure amounts

| | | Baseline scenario | | Adverse scenario | | | | |
|---|------------|-------------------|------------|------------------|------------|------------|------------|--|
| (min EUR) | 31/12/2015 | 31/12/2016 | 31/12/2017 | 31/12/2018 | 31/12/2016 | 31/12/2017 | 31/12/2018 | |
| Risk exposure amount for credit risk | 492,059 | 496,439 | 498,568 | 500,608 | 498,116 | 501,136 | 504,466 | |
| Risk exposure amount for securitisations and re-securitisations | 1,855 | 2,871 | 2,897 | 2,860 | 3,733 | 4,747 | 5,675 | |
| Risk exposure amount other credit risk | 490,203 | 493,568 | 495,671 | 497,748 | 494,383 | 496,389 | 498,790 | |
| Risk exposure amount for market risk | 27,695 | 27,865 | 27,767 | 27,795 | 30,540 | 30,502 | 30,439 | |
| Risk exposure amount for operational risk | 58,044 | 58,044 | 58,044 | 58,044 | 58,044 | 58,044 | 58,044 | |
| Other risk exposure amounts | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| Total risk exposure amount | 577,798 | 582,348 | 584,379 | 586,447 | 586,700 | 589,683 | 592,949 | |



2016 EU-wide Stress Test - P&L

| | | | Baseline Scenario | | Adverse Scenario | | | |
|--|------------|------------|-------------------|------------|------------------|------------|------------|--|
| (mln EUR) | 31/12/2015 | 31/12/2016 | 31/12/2017 | 31/12/2018 | 31/12/2016 | 31/12/2017 | 31/12/2018 | |
| Net interest income (1) | 32,915 | 30,329 | 29,511 | 27,930 | 27,406 | 25,141 | 23,520 | |
| Interest income | 58,503 | 60,822 | 60,258 | 59,493 | 62,370 | 60,360 | 58,522 | |
| (Interest expense) | -25,589 | -30,492 | -30,747 | -31,564 | -34,964 | -35,219 | -35,003 | |
| Dividend income | 452 | 452 | 452 | 452 | 430 | 430 | 430 | |
| Net fee and commission income | 10,021 | 10,021 | 10,021 | 10,021 | 10,021 | 10,021 | 10,021 | |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 739 | 743 | 743 | 743 | -2,996 | 557 | 557 | |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net | 325 | | | | -635 | | | |
| Other operating income not listed above, net | 956 | 128 | 128 | 128 | 137 | 128 | 128 | |
| Total operating income, net | 45,406 | 41,673 | 40,854 | 39,273 | 34,362 | 36,277 | 34,656 | |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | -10,742 | -10,435 | -8,597 | -7,626 | -15,901 | -13,259 | -10,879 | |
| Other income and expenses not listed above, net | -25,193 | -22,003 | -22,169 | -22,473 | -23,516 | -22,050 | -21,657 | |
| Profit or (-) loss before tax from continuing operations | 9,471 | 9,235 | 10,089 | 9,175 | -5,055 | 968 | 2,120 | |
| (Tax expenses or (-) income related to profit or loss from continuing operations) | -2,142 | -2,320 | -2,715 | -2,752 | 1,516 | -243 | -533 | |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Profit or (-) loss for the year (2) | 7,329 | 6,915 | 7,374 | 6,422 | -3,538 | 725 | 1,588 | |
| Attributable to owners of the parent | 5,966 | 5,629 | 6,002 | 5,228 | -2,880 | 590 | 1,292 | |
| Amount of dividends paid | 2,268 | 1,689 | 1,801 | 1,568 | 0 | 0 | 0 | |
| Attributable to owners of the parent net of estimated dividends | 3,698 | 3,940 | 4,201 | 3,659 | -2,880 | 590 | 1,292 | |

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

⁽²⁾ Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €185mln; 2017 Baseline €185mln; 2018 Adverse €185mln; 2017 Adverse €185mln; 2018 Adverse €185mln;



2016 EU-wide Stress Test: Capital

| | | | | | Baseline Scenario | | | Adverse Scenario | |
|------------------------------------|--------------------|--|------------|-----------------|-------------------------|-----------------|------------------------|-------------------------|-----------------------|
| | | (min EUR,%) | 31/12/2015 | 31/12/2016 | 31/12/2017 | 31/12/2018 | 31/12/2016 | 31/12/2017 | 31/12/2018 |
| | A | OWN FUNDS | 84,326 | 88,266 | 92,382 | 95,547 | 73,654 | 71,052 | 69,413 |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 73,454 | 77,279 | 80,236 | 77,655 | 62,662 | 58,902 | 51,515 |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 52,005 | 52,005 | 52,005 | 52,005 | 52,005 | 52,005 | 52,005 |
| | A.1.1.1 | Of which: CET1 instruments subscribed by Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.2 | Retained earnings | 49,673 | 53,613 | 57,814 | 61,474 | 46,792 | 47,383 | 48,675 |
| | A.1.3 | Accumulated other comprehensive income | -15,302 | -15,302 | -15,302 | -15,302 | -23,023 | -23,023 | -23,023 |
| | A.1.3.1 | Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio | 96 | 96 | 96 | 96 | -3,643 | -3,643 | -3,643 |
| | A.1.3.2 | Of which: arising from unrealised gains/losses from the rest of AFS portfolio | 740 | 740 | 740 | 740 | -1,970 | -1,970 | -1,970 |
| | A.1.4 | Other Reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.5 | Funds for general banking risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.6 | Minority interest given recognition in CET1 capital | 6,148 | 6,792 | 7,477 | 8,075 | 5,490 | 5,558 | 5,705 |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -145 | -145 | -145 | -145 | -145 | -145 | -145 |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -28,254 | -28,254 | -28,254 | -28,254 | -28,254 | -28,254 | -28,254 |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | -3,922 | -1,603 | 0 | 0 | -5,439 | -5,196 | -4,663 |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | -24 | -24 | -24 | -24 | -24 | -24 | -24 |
| | A.1.11 | (-) Defined benefit persion fund assets | -786 | -786 | -786 | -786 | -153 | -153 | -153 |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital (-) Surger deduction from AT1 impressure AT1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | A.1.13 A.1.14 | (-) Excess deduction from AT1 items over AT1 Capital (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | -10,286 | -4,587 -24 | -24 | -24 | -4,587 -24 | -24 | -24 |
| | A.1.14 | Of which: from securitisation positions (-) Of which: from securitisation positions (-) | -24 | -24 | -24 | -24 | -24 | -24 | -24 |
| | A.1.14.1 A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.16 | investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences | -686 | 0 | 0 | 0 | -1,901 | -1,811 | -1,613 |
| OWN FUNDS | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21 | Transitional adjustments | 25,059 | 15,596 | 7,476 | 638 | 21,925 | 12,587 | 3,030 |
| | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 1,677 | 1,118 | 559 | 0 | 1,118 | 559 | 0 |
| | A.1.21.3 | Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/- | -96 | -39 | -19 | 0 | 1,457 | 729 | 0 |
| | A.1.21.4 | Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-) | -444 | -296 | -148 | 0 | 788 | 394 | 0 |
| | A.1.21.5 | Other transitional adjustments to CET1 Capital | 23,923 | 14,813 | 7,084 | 638 | 18,562 | 10,905 | 3,030 |
| | A.1.21.5.1 | Of which: due to DTAs that rely on future profitability and do not arise from temporary differences | 3,260 | 1,282 | 0 | 0 | 3,384 | 2,549 | 1,812 |
| | A.1.21.5.2 | Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | 686 | 0 | 0 | 0 | 1,901 | 1,398 | 580 |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 1,112 | 6,811 | 0 | 1,112 | 6,811 |
| | A.2.1 | Additional Tier 1 Capital instruments | 5,504 | 5,504 | 5,504 | 5,504 | 5,504 | 5,504 | 5,504 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 10,286 | 4,587 | 0 | 0 | 4,587 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | -15,790 | -10,091 | -4,392 | 1,307 | -10,091 | -4,392 | 1,307 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 73,454 | 77,279 | 81,348 | 84,466 | 62,662 | 60,014 | 58,326 |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 10,872 | 10,987 | 11,034 | 11,081 | 10,992 | 11,038 | 11,087 |
| | A.4.1 | Tier 2 Capital instruments | 8,133 | 8,133 | 8,133 | 8,133 | 8,133 | 8,133 | 8,133 |
| | A.4.2 | Other Tier 2 Capital components and deductions | 3,866 | 3,947 | 3,960 | 3,972 | 3,952 | 3,964 | 3,979 |
| | A.4.3 | Tier 2 transitional adjustments | -1,128 | -1,094 | -1,059 | -1,025 | -1,094 | -1,059 | -1,025 |
| TOTAL RISK EXPOSURE AMOUNT | B.1 | TOTAL RISK EXPOSURE AMOUNT Of which: Tracellines I object mouts included. | 577,798 | 582,348 | 584,379 1,716 | 1,716 | 586,700 | 589,683 2,797 | 592,949 |
| | B.1 C.1 | Of which: Transitional adjustments included | 1,716 | 1,716 13.27% | 1,716 13.73% | 1,716 13.24% | 4,752 10.68% | 2,797 9.99 % | 1,716 8.69% |
| CAPITAL RATIOS (%) | C.1 | Common Equity Tier 1 Capital ratio Tier 1 Capital ratio | 12.71% | 13.27% | 13.73% | 13.24% | 10.68% | 9.99% | 9.84% |
| Transitional period | C.2 | Total Capital ratio | 14.59% | 15.16% | 15.81% | 16.29% | 12.55% | 12.05% | 11.71% |
| | D.1 | Common Equity Tier 1 Capital ratio (1) | 10.19% | 11.41% | 12.49% | 13.17% | 7.79% | 7.89% | 8.20% |
| CAPITAL RATIOS (%) | D.2 | Tier 1 Capital ratio (2) | 11.14% | 12.36% | 13.43% | 14.11% | 8.73% | 8.83% | 9.13% |
| Fully loaded | D.3 | Total Capital ratio (3) | 13.22% | 14.44% | 15.51% | 16.18% | 10.81% | 10.89% | 11.18% |
| | E | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | F | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into | | | | | 5504 | 5504 | 5504 |
| | F.1 | Common Equity Tier 1 or are written down upon a trigger event (5) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5) | | | | | 0 | 0 | 0 |
| Memorandum items | G.1 | Total leverage ratio exposures (transitional) | 1,364,684 | 1,364,684 | 1,364,684 | 1,364,684 | 1,364,684 | 1,364,684 | 1,364,684 |
| | G.2 | Total leverage ratio exposures (fully loaded) | 1,358,254 | 1,358,254 | 1,358,254 | 1,358,254 | 1,358,254 | 1,358,254 | 1,358,254 |
| | G.3 | Leverage ratio (transitional) | 5.38% | 5.66% | 5.96% | 6.19% | 4.59% | 4.40% | 4.27% |
| | G.4 | Leverage ratio (fully loaded) | 4.73% | 5.28% | 5.76% | 6.08% | 3.74% | 3.82% | 3.97% |
| (1) Fully loaded CET1 capital rati | io estimation: [A | 1.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1] | | | | <u>_</u> | <u>"</u> | · · | |

⁽¹⁾ Fully loaded TCF1 capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)/ij*[B.8.1]
(2) Eyly loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)/ij*[B.8.1]
(3) Fully loaded T1-capital ratio estimation: [A.1-A.1.21+A.2.2.2-A.4.4-A.4.3)/ij*[B.8.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(4) Conversions not considered for CFT1 computation
(5) Excluding instruments included in row E



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

| | | | | 31/12/ | 2015 | | | |
|--|-----------|--|--------|------------------------|--|------------------------|--|--|
| | | Gross carrying ar | nount | | Accumulated imp accumulated cha to credit risk and | nges in fair value due | Collaterals and financial | |
| | | Of which performing | | | On performing | On non-performing | guarantees received on non- performing | |
| (min EUR) | | but past due >30 days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | exposures | |
| Debt securities (including at amortised cost and fair value) | 122,684 | 0 | 218 | 218 | 237 | 134 | 65 | |
| Central banks | 4,943 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 80,461 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 13,854 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 14,496 | 0 | 6 | 6 | 85 | 0 | 0 | |
| Non-financial corporations | 8,929 | 0 | 212 | 212 | 152 | 134 | 65 | |
| Loans and advances(including at amortised cost and fair value) | 970,231 | 10,442 | 36,934 | 36,934 | 9,456 | 17,470 | 18,639 | |
| Central banks | 73,936 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 21,721 | 1 | 159 | 159 | 32 | 32 | 5 | |
| Credit institutions | 76,727 | 1 | 13 | 13 | 10 | 8 | 1 | |
| Other financial corporations | 33,987 | 21 | 129 | 129 | 90 | 65 | 35 | |
| Non-financial corporations | 268,673 | 1,389 | 19,674 | 19,674 | 3,070 | 10,625 | 9,224 | |
| Households | 495,186 | 9,030 | 16,959 | 16,959 | 6,253 | 6,740 | 9,374 | |
| DEBT INSTRUMENTS other than HFT | 1,092,915 | 10,442 | 37,152 | 37,152 | 9,692 | 17,603 | 18,705 | |
| OFF-BALANCE SHEET EXPOSURES | 262,170 | | 968 | 968 | 219 | 399 | 46 | |

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2016 EU-wide Stress Test

Information on forborne exposures¹

| | | | 31/12/2015 | | |
|---|---------------------------------------|--|--|---|--|
| | Gross carrying an with forbearance | ount of exposures measures | Accumulated impairs changes in fair value and provisions for ex forbearance measure | Collateral and financial guarantees received on | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | exposures with forbearance measures |
| Debt securities (including at amortised cost and fair value) | 96 | 96 | 17 | 17 | 65 |
| Central banks | 0 | 0 | 0 | 0 | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 96 | 96 | 17 | 17 | 65 |
| Loans and advances (including at amortised cost and fair value) | 57,799 | 21,781 | 12,315 | 10,254 | 32,044 |
| Central banks | 0 | 0 | 0 | 0 | 0 |
| General governments | 838 | 36 | 11 | 8 | 43 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 59 | 17 | 18 | 7 | 16 |
| Non-financial corporations | 23,967 | 13,827 | 7,986 | 7,377 | 9,941 |
| Households | 32,935 | 7,901 | 4,300 | 2,862 | 22,044 |
| DEBT INSTRUMENTS other than HFT | 57,895 | 21,877 | 12,332 | 10,271 | 32,109 |
| Loan commitments given | 365 | 2 | 1 | 1 | 0 |

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30