

### **2021 EU-wide Stress Test**

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



## 2021 EU-wide Stress Test: Summary

			Banco Santander S.A.					
		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	Row Num (mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	1 Net interest income	32,209	35,195	34,171	32,685	31,292	29,395	26,807
2	2 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	3,203	1,946	1,946	1,946	-701	1,036	1,036
3	3 Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-12,326	-8,496	-6,073	-5,676	-21,668	-11,462	-10,228
4	4 Profit or (-) loss for the year	-7,708	11,821	12,839	12,084	-5,372	3,550	2,787
5	5 Coverage ratio: non-performing exposure (%)	44.08%	43.03%	42.12%	41.52%	46.17%	45.01%	44.87%
6	6 Common Equity Tier 1 capital	69,399	74,375	79,897	84,810	58,463	60,070	59,600
7	7 Total Risk exposure amount (all transitional adjustments included)	562,580	564,201	565,590	567,858	570,283	577,698	599,917
8	8 Common Equity Tier 1 ratio, %	12.34%	13.18%	14.13%	14.94%	10.25%	10.40%	9.93%
9	9 Fully loaded Common Equity Tier 1 ratio, %	11.89%	12.99%	14.06%	14.94%	8.65%	9.24%	9.31%
10	10 Tier 1 capital	78,501	83,102	88,624	93,537	67,189	68,797	68,327
11	11 Total leverage ratio exposures	1,471,480	1,471,480	1,471,480	1,471,480	1,471,480	1,471,480	1,471,480
12	12 Leverage ratio, %	5.33%	5.65%	6.02%	6.36%	4.57%	4.68%	4.64%
- 13	13 Fully loaded leverage ratio, %	5.13%	5.57%	5.99%	6.36%	3.96%	4.24%	4.40%
			Memoran	dum items				
14	14 Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	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 <sup>2</sup>		8,507	8,507	8,507	8,507	8,507	8,507
16	16 Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)

	10	
	TO	
	<b>±</b> 0	

New definition of default?

Yes



	Dance Santander S.A.																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	ire values			Risk expos	ire amounts								
			A-IR	В	F-II	RB	A-IRI	B	F-I	RB	Stage 1 exposure Stag	ne 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure Stay		Stuge 5 exposure	Stage 1 exposure	Stage 2 exposure S	tage 3 exposure	e Stage 3 expo
	Central banks		0	(	0	0	0	0	0		0 0	0	) C	0	0	(	0 -
	Central governments		865	(	735	0	265	0	128		0 1,304	0	) (	C	0	(	0 -
	Institutions		32,652	19	9 2,525	0	5,886	4	466		0 23,085	294		16	۰ 5	-	3 1
	Corporates		168,073	8,149	9 32,771 0 22,151	815	95,905	1,390	24,707		0 175,149 0 16,808	16,072 2,190	9,825	585	, 757	3,908	08 3 59 2 59 3
	Corporates - Of Which: Specialised Lending		0	(		548	0	0	16,037		0 16,808			61	. 77	160	,9 2
	Corporates - Of Which: SME		30,794	4,190		133	20,555	662	1,449		0 26,434	6,938		151	1 328	1,959	,9 3
	Retail		350,765	9,640	0 (	0	67,702	2,098	0		0 332,392	16,944		433	3 639	3,572	2
	Retail - Secured on real estate property		284,078	7,068 1,190	ه 0	0	39,706	1,579	0		0 269,516 0 2,084	13,999	7,404	82	. 282	1,62	.2
Banco Santander S.A.	Retail - Secured on real estate property - Of Which: SME		2,287	1,190	0 0	0	709	104	0		0 2,084	279		3	, 10	330	72 22 39 33 70
Danco Santanuel S.A.	Retail - Secured on real estate property - Of Which: non-SME		281,792	5,878	5 0	0	38,997	1,475	0		0 267,432	13,720	6,194	- 79	9 272	1,283	<i>.</i> 3
	Retail - Qualifying Revolving		14,884	224	+ 0	0	3,994	24	0		0 13,531	403		135	58	170	0
	Retail - Other Retail		51,803	2,348	5 0	0	24,002	494	0		0 49,345	2,542	2,477	216	299	1,780	0,
	Retail - Other Retail - Of Which: SME		9,346	934	+ 0	0	4,000	112	0		0 8,601	689	1,001	51	. 67	76	30 7 57 7
	Retail - Other Retail - Of Which: non-SME		42,457	1,414	+ 0	0	20,002	382	0		0 40,744	1,853	3 1,476	165	5 232	1,012	
	Equity		10,126	(	ر ا	/	19,480	0			7,000	0	) C	0	0	(	0
	Securitisation																
	Other non-credit obligation assets		0	(	J		0	0			0	0	) (	C	0	(	0 -
	IRB TOTAL		562,482	17,809	36,030	815	189,238	3,491	25,301		0 538,931	33,310	19,966	1,034	1,402	7,482	37.

											31/12/2020							
					Exposure	values			Risk expos	ure amounts								
				A-IRI	В	F-I	RB	A-IR	В	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 exchanges
19		Central banks		0	0	0	0	0	C	) 0		0 0	0	) (	0 (	) 0	(	0 -
20		Central governments		69	0	0	0	16	C	0		0 17	0	) (	) (	) 0	(	0 -
21		Institutions		4,476	17	163	0	875	4	23		0 2,890	125	5 15	5 6	5 2		3 18.10%
22		Corporates		60,256	6,662	6,247	209	43,719	1,232	4,375		0 57,486	7,446	5 7,42	1 339	363	2,853	
23		Corporates - Of Which: Specialised Lending		0	0	6,245	209	0	C	4,374		0 4,877	254	21:	1 8	3 9	56	6 26.67%
24		Corporates - Of Which: SME		24,955	3,841	0	0	17,203	603	8 0		0 20,026	5,335	,	99	266	1,710	.0 39.09%
25		Retail		90,211	6,692	0	0	21,811	1,588	8 0		0 86,638	3,642	· · ·	5 274	265	2,750	50         39.43%           59         26.71%           39         28.03%
26		Retail - Secured on real estate property		65,273	4,905	0	0	11,071	1,467	0		0 62,501	2,544	5,125	5 46	5 107	1,369	9 26.71%
27	SPAIN	Retail - Secured on real estate property - Of Which: SME		2,263	1,190	0	0	691	104	0		0 2,061	272	1,210	0	3 10	339	9 28.03%
28	SFAIN	Retail - Secured on real estate property - Of Which: non-SME		63,010	3,715	0	0	10,380	1,363	8 0		0 60,440	2,273	3,916	5 43	98	1,030	20.31/0
29		Retail - Qualifying Revolving		6,434	174	0	0	1,392	8	8 0		0 6,744	52	2 175	5 119	9	136	36 77.96%
30		Retail - Other Retail		18,503	1,614	0	0	9,349	113	8 0		0 17,394	1,046	5 1,674	109	149	1,245	71.3370
31		Retail - Other Retail - Of Which: SME		5,904	810	0	0	2,502	12	2 0		0 5,645	230	848	3 31	. 41	683	83 80.55% 62 67.95%
32		Retail - Other Retail - Of Which: non-SME		12,600	803	0	0	6,846	101	. 0		0 11,749	815	5 827	7 78	3 107	562	2 67.95%
33		Equity		9,751	0			18,847	C	)		6,743	0	) (	) (	) 0	(	0 0.00%
34		Securitisation																
35		Other non-credit obligation assets		0	0			0	C			0	0	) (	) (	) 0	(	0 -
36		IRB TOTAL		164,762	13,372	6,409	209	85,269	2,824	4,398		0 153,775	11,214	14,411	6 <b>1</b> 9	631	5,605	5 38.90%

		Actual 31/12/2020														
									31/12/2020							
			Exposu	e values			Risk exposi	ure amounts								
		A-I	RB	F-I	RB	A-IR	3	F-IR	В				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure S	stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Charles 2 average very
37	Central banks	0	0	0	(	0 0	0	0		0 0	0		0 0	) 0	0	) -
38	Central governments	0	0	0	C	0 0	0	0		0 0	0		0 0	) 0	0	) -
39	Institutions	5,911	0	306	C	881	0	31		0 1,851			0 1	. 2	0	26.67%
40	Corporates	22,232	2	2 8,649 188		8 8,428	0	7,103		0 27,031			3 60	150	130	36.95%
41	Corporates - Of Which: Specialised Lending	0	0 6,587 39		9 0	0	4,760		0 5,299	1,261	7	8 20	) 37	20	) 25.99%	
42	Corporates - Of Which: SME	12	0	1,130	80	9	0	1,084		0 529	740	19	1 9	31	73	38.04%
43	Retail	206,524	1,977	0	C	29,252	94	. 0		0 193,706	11,108	2,04	7 51	. 255	185	9.02%
44	Retail - Secured on real estate property	198,052	1,939	0	C	25,537	83	0		0 187,072	10,701	1,99	9 26	5 149	154	ł 7.68%
45 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	0	C	0 0	0	0		0 4	0		0 0	0	0	23.17%
46 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	198,051	1,938	0	C	25,536	83	0		0 187,068	10,701	1,99	9 26	5 149	153	3 7.68%
47	Retail - Qualifying Revolving	6,170	18	0	C	1,847	4	0		0 4,297	241	2	4 12	46	10	43.31%
48	Retail - Other Retail	2,302	21	0	C	1,868	6	0		0 2,337	167	2	5 13	60	21	83.62%
49	Retail - Other Retail - Of Which: SME	18	1	0	C	9	0	0		0 8	0		1 0	) 0	1	74.27%
50	Retail - Other Retail - Of Which: non-SME	2,284	19	0	C	1,859	6	0		0 2,329	167	2	4 13	60	20	84.19%
51	Equity	0	0			0	0			0	0		0 0	) 0	0	) -
52	Securitisation															
53	Other non-credit obligation assets	0	0			0	0			0	0		0 0	) 0	0	) -
54	IRB TOTAL	234,667	1,979	8,955	188	38,560	94	7,134		0 222,588	14,075	2,400	0 112	407	315	13.12%

							Actual						
							31/12/2020						
		Exposu	re values		Risk expo	sure amounts							
		A-IRB	F-IR	КВ	A-IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	Drovisions for	
55	Central banks	0 (	) 0	0	0	0 0		0 0	0	) (	0 0	0	, <mark>–</mark>
56	Central governments	0 (	0	0	0	0 0		0 0	0	) (	0 0	0	-
57	Institutions	4,465 (	) 381	0	618	0 33		0 5,938 6	0	)	2 0	0	) 26.70%
58	Corporates	12,549 11	. 874	0	4,780	1 534		0 12,544 49	5 1	1 3:	1 41	1	. 8.82%
59	Corporates - Of Which: Specialised Lending	0 0	) 682	0	0	0 416		0 594	0	)	1 0	0	-
60	Corporates - Of Which: SME	11 2	2 0	0	8	0 0		0 9	3	2	0 0	0	0 19.56% 29.51%
61	Retail	142	3 0	0	40	1 0		0 133	8	3	0 1	1	29.51%
62	Retail - Secured on real estate property	128 (	0	0	34	0 0		0 122	8	) (	0 1	0	6.76%
	Retail - Secured on real estate property - Of Which: SME	17 (	0 0	0	16	0 0		0 13	7	) (	0 1	0	, –
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	112 (	0 0	0	18	0 0		0 110	1 (	) (	0 0	0	6.76%
65	Retail - Qualifying Revolving	3 (	0 0	0	1	0 0		0 2	0	) (	0 0	0	80.94%
66	Retail - Other Retail	11 3	3 0	0	6	1 0		0 8	0	3	0 0	1	30.19% 39.04% 15.44%
67	Retail - Other Retail - Of Which: SME	4 2	2 0	0	2	0 0		0 3	0	2	0 0	1	39.04%
68	Retail - Other Retail - Of Which: non-SME	7	0	0	4	0 0		0 5	0	1 (	0 0	0	15.44%
69	Equity	0 (	)		0	0		0	0	)	0 0	0	-
70	Securitisation												
71	Other non-credit obligation assets	0 (	)		0	0		0	0	)	0 0	0	· <b>-</b>
72	IRB TOTAL	17,156 14	1,255	0	5,439	2 567		0 18,615 56	1 14	l 33	3 42	2	13.36%

EBA	EUROPEAN BANKING AUTHORITY
-----	----------------------------------



			Actual															
											31/12/2020							
					Exposu	ire values			Risk expos	sure amounts								
				A-1	RB	F-II	RB	A-1	IRB	F-If	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	e provisions for Stage 1 exposure S	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		0		0 0		0 0	(	0 0		0	0	0 (	0 0	C	) C	J
92		Central governments		0		0 735		0 0	(	0 128		0 73	5	0	0 0	C	0 0	j -
93		Institutions		4		0 1,161		0 1	(	0 313		0 41	0	0	0 1	C	0 0	0 33.23% 9 73.56%
94		Corporates		2,809	8	1 423		0 1,113	(	0 360		0 2,72	6 12	1 8	1 4	C	) 59	73.56%
95		Corporates - Of Which: Specialised Lending		0		0 421		0 0	(	0 359		0 33	8 1	0	0 2	C	0 0	j -
96		Corporates - Of Which: SME		3		0 0		0 3	(	0 0		0	2	0	0 0	C	0	j -
97		Retail		7		0 0		0 2	. (	0 0		0	6	0	0 0	C	) 0	0 80.88%
98		Retail - Secured on real estate property		5		0 0		0 1	(	0 0		0	4	0	0 0	C	0	j -
99		Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	(	0 0		0	0	0	0 0	C	) 0	j -
100	CHILE	Retail - Secured on real estate property - Of Which: non-SME		5		0 0		0 1	(	0 0		0	4	0	0 0	C	0	j -
101		Retail - Qualifying Revolving		0		0 0		0 0	(	0 0		0	0	0 (	0 0	C	) ()	74.92%
102		Retail - Other Retail		2		0 0		0 1	(	0 0		0	1	0 (	0 0	C	) C	0 74.92% 0 84.94% 0 93.17% 0 74.50%
103		Retail - Other Retail - Of Which: SME		1		0 0		0 0	(	0 0		0	1	0 (	0 0	C	) C	93.17%
104		Retail - Other Retail - Of Which: non-SME		1		0 0		0 1	(	0 0		0	0	0 (	0 0	C	) (	74.50%
105		Equity		31		0		59	(	0			6	0 (	0 0	C	) 0	J -
106		Securitisation																
107		Other non-credit obligation assets		0		0		0	(	0			0	0 (	0 0	C	) 0	J -
108		IRB TOTAL		2,851	81	L 2,319		0 1,175		0 801		0 3,883	3 12	1 81	L 4	0	59	73.56%

			Actual														
										31/12/2020							
				Expos	ıre values			Risk expos	ure amounts								
			A-IF	КB	F-1	RB	A-IF	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expective
109	Central banks		0		0 0	0	0	(	0 0		0 0	(	D	0	0	0 0	-
110	Central governments		0		0 0	0	0	(	0 0		0 0	(	)	0	0	0 0	-
111	Institutions		617		0 0	0	) 447	(	0 0		0 465		3	0	2	0 0	3.42%
112	Corporates		8,314	39	9 1,055	32	4,426	58	805		0 8,095	1,090	) 51	4 4	1 3	5 204	39.63%
113	Corporates - Of Which: Specialised Lending		0		0 1,055	32	0	(	805		0 1,085	9	9 3	5	5	0 20	57.84%
114	Corporates - Of Which: SME		2,551	21	7 0	0	1,517	3:	L 0		0 2,046		1 27	9 2	6 2	1 74	26.45%
115	Retail		19,832	33	5 0	0	3,496	36	5 0		0 18,360		2 43	5 2	1 4	9 194	44.63%
116	Retail - Secured on real estate property		16,916	17	9 0	0	2,574	16	5 0		0 16,159		3 23	1	9 2	3 86	37.22%
PORTUGAL	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0	(	0 0		0 0	(	)	0	0	0 0	-
118 FORTOGAL	Retail - Secured on real estate property - Of Which: non-SME		16,916	17	9 0	0	2,574	16	5 0		0 16,159	703	3 23	1	9 2	3 86	37.22%
119	Retail - Qualifying Revolving		524	1	3 0	0	112	-	L 0		0 449	45	5 1	4	1	1 7	37.22% 47.30% 53.49%
120	Retail - Other Retail		2,391	14	3 0	0	809	19	9 0		0 1,752	584	4 18	9 1	0 2	5 101	53.49%
121	Retail - Other Retail - Of Which: SME		820	6	4 0	0	346	10	0 0		0 439	372	2 9	5	5 1	8 51	54.39%
122	Retail - Other Retail - Of Which: non-SME		1,571	7	9 0	0	464	Q	9 0		0 1,313	212	2 9	4	5	7 50	52.60%
123	Equity		0		0		0	(	)		C	(	)	0	0	0 0	-
124	Securitisation																
125	Other non-credit obligation assets		0		0		0	(	)		C	(	)	0	0	0 0	-
126	IRB TOTAL		28,764	73	5 1,055	32	8,368	95	805		0 26,920	2,426	5 949	9 6	4 84	4 398	41.91%

			Actual 31/12/2020														
											31/12/2020						
					Εχροςι	re values			Risk expos	ure amounts							
				A-II	RB	F-I	RB	A-IF	RB	F-	IRB	<b>6</b> 1	Channe 2	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure		Charles 2 annual annual
127		Central banks		0		0	0	0	C	) 0		0 0	0	0	0 (	) 0	-
128		Central governments		15		0	0	0	C	) 0		0 0	0	0	0 (	) 0	-
129		Institutions		887		) 22	0	273	C	) 5		0 809	0	0	0 (	) 0	-
130		Corporates		4,218	6	324	22	1,651	10	) 264		0 3,948	102 9	0 1	6	3 57	63.79%
131		Corporates - Of Which: Specialised Lending		0		316	22	0	C	) 263		0 59	43 1	3 1	1 2	2 6	44.00%
132		Corporates - Of Which: SME		1,018	1	0	0	418	7	0		0 975	22 2	2	2 (	) 7	33.37%
133		Retail		19,701	33	2 0	0	6,723	176	6 0		0 19,618	447 36	6 2	6 41	. 292	79.79%
134		Retail - Secured on real estate property		2,625	1	. 0	0	308	7	0		0 2,617	9 1	2	0 (	) 4	32.13%
135	GERMANY	Retail - Secured on real estate property - Of Which: SME		0		0	0	0	C	) 0		0 0	0	0	0 (	) 0	-
136	OLIVIANT	Retail - Secured on real estate property - Of Which: non-SME		2,625	1	. 0	0	308	7	0		0 2,617	9 1	2	0 (	) 4	32.13% 49.99%
137		Retail - Qualifying Revolving		1,705	1	0	0	631	11	0		0 2,006	64 3	51	2 2	2 16	49.99%
138		Retail - Other Retail		15,371	30	8 0	0	5,785	158	3 0		0 14,996	374 32	2 2	4 39	9 272	84.45%
139		Retail - Other Retail - Of Which: SME		11		0	0	5	C	) 0		0 10	0	0	0 (	) 0	50.40%
140		Retail - Other Retail - Of Which: non-SME		15,360	30	8 0	0	5,780	158	3 0		0 14,986	374 32	2 2	4 39	) 272	84.45%
141		Equity		0		)		0	C	)		0	0	0	0 (	) 0	-
142		Securitisation															
143		Other non-credit obligation assets		0				0	C			0	0	0	0 (	) 0	-
144		IRB TOTAL		24,821	398	345	22	8,647	186	269		0 24,376	549 45	6 4	2 44	349	76.62%

ſ	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	e values			Risk exposu	re amounts								
	A-II	RB	F-I	IRB	A-I	RB	F-1	[RB				Stock of	Stock of	Stock of	Course Patie
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for	provisions for	Coverage Ratio - Stage 3 exposure
(mln EUR, %)															
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	33	0	0	0	40	Ŭ	0	0	33	,	0	0	0	0	-
	203	0	5	0 	49	0	5	0	258		0	0	0	0	-
	24,984	527	0	40	15,741	39	0	0	22,111	1,032	567 40	37	66	293	51.68%
	0	0 69	0	40	433	0	0	0	0		40	0	0	12	30.24%
	490 51	69	0	0	433	11	0	0	407	32	69	6	1	52	74.39% 85.63%
	33	0	0	0	6	0	0	0	40 21	2	0	0	0	0	42.09%
	33	0	0	0	0	0	0	0		2	0	0	0	0	42.09%
	33	0	0	0	6	0	0	0	31		0	0	0	0	42.09%
	2	0	0	0	0	0	0	0	2		0	0	0	0	82.73%
	16	0	0	0	5	0	0	0	15	0	0	0	0	0	92.57%
	1	0	0	0	1	0	0	0	1	C	0	0	0	0	94.85%
	15	0	0	0	4	0	0	0	14	C	0	0	0	0	82.22%
	311	0			520	0			220	C	0	0	0	0	-
	0	0			0	0			0	C	0	0	0	0	-
	25,582	528	5	40	16,361	39	5	0	22,670	1,036	568	37	66	293	51.70%



		4	2	2	1	F	C	7	0	0	10	44	10	10	14	15
		1	2	3	4	C	0	/	ŏ	9	10	11	12	13	14	15
									Actual 31/12/2020							
			Exposi	ıre values		<b></b>	Pick expos	ure amounts	31/12/2020	1			<u> </u>			
		Δ	-IRB	F-IRB		A-I		F-1	(RB	-			Stock of	Stock of	Stock of	
	(mln El	Non-defaulted	Defaulted		Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	provisions for		provisions for	Coverage Rat Stage 3 expos
	Central banks		0	0 0	0	0	(	0 0		0 (	)	0 0	C	C	(	0 -
	Central governments	13	2	0 0	0	) 33	(	0 0		0 34	ł	0 0	C	C	(	0 -
	Institutions	6	7	0 0	0	9	(	0 0		0 88	3	0 0	C	C	0	<b>ე</b> -
	Corporates	1,04	9	2 0	0	385	(	0 0		0 1,090	5	0 2	2 1	C	1	1 91.
	Corporates - Of Which: Specialised Lending		0	0 0	0	0	(	0 0		0	)	0 0	C	C	0	ე -
	Corporates - Of Which: SME		0	2 0	0	0	(	0 0		0	)	0 2	C C	C	1	1 93.
	Retail	2	.0	0 0	0	6	(	0 0		0 18	3	2 (	C	C	0	0 33.
	Retail - Secured on real estate property	1	9	0 0	0	5	(	0 0		0 17	7	2 (	C	C	C	0 30.
POLAND	Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	(	0 0		0	)	0 0	C	C	0	ე -
FOLAND	Retail - Secured on real estate property - Of Which: non-SME	1	9	0 0	0	) 5	(	0 0		0 17	7	2 (	C	C	0	0 30.
	Retail - Qualifying Revolving		0	0 0	0	0	(	0 0		0	)	0 0	C	C	C	<b>ე</b> -
	Retail - Other Retail		1	0 0	0	1	(	0 0		0	_	0 0	C	C	0	0 79.7
	Retail - Other Retail - Of Which: SME		1	0 0	0	0	(	0 0		0		0 0	C	C	C	<b>ა</b> -
	Retail - Other Retail - Of Which: non-SME		0	0 0	0	0	(	0 0		0	)	0 0	C	C	0	0 79.7
	Equity		0	0		0	(	D			)	0 0	C	C	0	ວ -
	Securitisation															
	Other non-credit obligation assets		0	0		0	(				)	0 0	C	C	0	ე -
	IRB TOTAL	1,26	8	2 0	0	433	(	0		0 1,236	i i i i i i i i i i i i i i i i i i i	2 2	1	0	2	2 81.84

										Actual					
										31/12/2020					
				Exposi	ıre values			Risk expos	ure amounts						
			A-II	RB	F-IR	В	A-II	RB	F-I	RB			Stock of	Stock of Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for provisions for e Stage 2 exposure Stage 3 exposure	Charles 2 and a summer
163	Central banks		0		0 0	C	0	(	0 0		0 0	0	0	0 0	0 -
164	Central governments		11		0 0	C	9	(	0 0		0 11	0	0	0 0	0 -
165	Institutions		1,686		0 200	C	660	(	) 31		0 1,877	3	0	1 0	0 0.05% 93 58.60%
166	Corporates		6,881	9	7 6,163	48	4,098	23	3,643		0 12,287	1,108 15	58 2	28 38 9	<i>J</i> 3 58.60%
167	Corporates - Of Which: Specialised Lending		0		0 2,367	1	0	(	1,644		0 1,942	157	1	6 6	0         13.70%           25         55.46%           1         59.83%           0         38.63%
168	Corporates - Of Which: SME		1,671	3	6 0	C	915	10	0 0		0 1,885	209 4	15	9 7 2	25 55.46%
169	Retail		90		1 0	C	26	(	0 0		0 83	2	1	0 0	1 59.83%
170	Retail - Secured on real estate property		48		0 0	C	8	(	0 0		0 48	0	0	0 0	0 38.63%
171 MEX	Retail - Secured on real estate property - Of Which: SME		1		0 0	C	0	(	0 0		0 1	0	0	0 0	0 -
172	Retail - Secured on real estate property - Of Which: non-SME		47		0 0	C	8	(	0 0		0 47	0	0	0 0	0 38.63% 0 91.59%
173	Retail - Qualifying Revolving		3		0 0	C	1	(	0 0		0 2	0	0	0 0	0 91.59%
174	Retail - Other Retail		39		1 0	C	17	(	0 0		0 33	2	1	0 0	1 66.92%
175	Retail - Other Retail - Of Which: SME		2		1 0	C	1	(	0 0		0 2	0	1	0 0	0 59.68%
176	Retail - Other Retail - Of Which: non-SME		37		0 0	C	16	(	0 0		0 31	2	0	0 0	0 84.92%
177	Equity		0		0		0	(	)		0	0	0	0 0	0 -
178	Securitisation														
179	Other non-credit obligation assets		0		0		0	(	)		0	0	0	0 0	0 -
180	IRB TOTAL		8,667	99	9 6,364	48	4,793	23	3,673		0 14,258	1,114 16	0 2	9 38 9	94 58.58%

										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	ure amounts								
			A-IRI	В	F-I	RB	A-IF	RВ	F-I	RB				Stock of	Stock of	Stock of	Coverage Ra
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	Ire Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 over
	Central banks		0		0	0	0	(	) 0		0 0		0	0 (	0 0	) (	0 -
	Central governments		0		0	0	0	(	0 0		0 0		0	0 (	0 0	) (	) -
	Institutions		2,584		162	0	364	(	) 10		0 723		0	0 (	0 0	) (	) -
	Corporates		3,906	7	4,691	71	1,644	(	) 4,282		0 7,630	1	802 13	0 6	5 12	. 33	3 25.5
	Corporates - Of Which: Specialised Lending		0		169	0	0	(	) 117		0 121		0	0 (	0 0	) (	D -
	Corporates - Of Which: SME		2		530	53	2	(	) 361		0 476		56 5	3 (	) 1	. 14	4 27.3
	Retail		7,564	14	0	0	3,630	182	2 0		0 7,345		210 14	3 27	7 16	91	4 27.3 1 64.0 2 28.8 0 15.0
	Retail - Secured on real estate property		154		0	0	23	1	0		0 148		5	5 (	0 0		2 28.8
FRANCE	Retail - Secured on real estate property - Of Which: SME		0		0	0	0	(	0		0 0		0	0 (	0 0	) (	0 15.
INANCL	Retail - Secured on real estate property - Of Which: non-SME		153		б О	0	23	1	0		0 148		5	5 (	0 0		1 29.
	Retail - Qualifying Revolving		5		0	0	1	(	0 0		0 3		0	0 (	0 0	) (	0 80.
	Retail - Other Retail		7,405	13	0	0	3,605	181	0		0 7,193		205 13	7 27	7 15	90	65.3
	Retail - Other Retail - Of Which: SME		2,557	5.	0	0	1,122	89	0		0 2,465		86 5	4 14	4 8	30	0 80.9 0 65.3 0 55.9 0 71.4
	Retail - Other Retail - Of Which: non-SME		4,848	84	0	0	2,484	92	2 0		0 4,729		119 8	4 13	3 7	60	71.4
	Equity		0				0	(			0		0	0 (	0	) (	) -
	Securitisation																
	Other non-credit obligation assets		0				0	(	)		0		0	0 (	0 0	) (	) -
	IRB TOTAL		14,053	219	4,853	71	5,637	182	4,292		0 15,697	1,0	)12 27	3 34	27	125	5 45.66



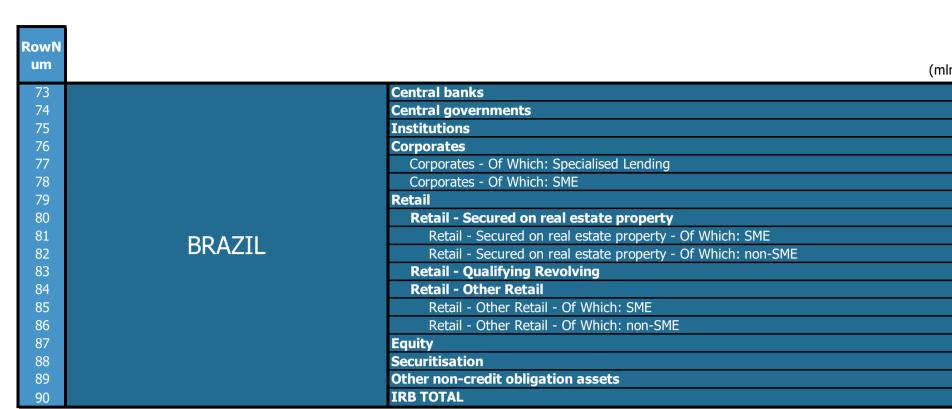
	Dancu Santanuer S.A.																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													<b>Baseline Scenario</b>										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage R Stage 3 exp
	Central banks		0	0	C		0 0	0	) _	C	0	(	0 0	0	0	-	0	0	0	0	0	0	[
	Central governments		1,302	0	1	-	0 0	0	40.00%	1,301	Ŭ	2	2 0	0	1	40.00%	b 1,300	0	4	0	0	1	2
	Institutions		22,943	374	77	7	3 21	14	18.14%	22,830	443	122	2 4	18	23	18.94%	22,708	511	175	4	15	32	
	Corporates		172,221	16,275	12,550	) 18	4 516	5,648	45.01%	169,936 15,439	17,027	14,083	3 210	492	6,249	44.37%	167,669	17,699	15,678	208	491	6,856	/
	Corporates - Of Which: Specialised Lending		15,974	2,733	907	7	8 42	221	. 24.37%	15,439	3,024	1,151	1 8	51	265	22.99%	15,001	3,215	1,398	8	39	313	
	Corporates - Of Which: SME		26,460	5,405	6,561	. 6	9 204	3,168	48.29%	26,423 322,755	4,732	7,272	2 86	167	3,542	48.71%	26,203	4,260	7,964	86	146	3,899	)
	Retail		327,380	17,732	14,350	) 28	3 587	4,343	30.26%	322,755	18,836	17,872	2 258	518	4,905	27.44%	318,500	19,778	21,184	254	498	5,420	
	Retail - Secured on real estate property		265,682	14,788	10,450	) 4	0 250	1,804	17.26%	261,967		13,040	0 42	186	1,940	14.87%	258,616	16,788	15,516	41	179	2,077	
anco Contondor C A	Retail - Secured on real estate property - Of Which: SME		2,108	187	1,280	)	3 6	351	. 27.44%	2,122	. 127	1,326	6 3	4	359	27.07%	2,108	95	1,371	3	3	366	
anco Santander S.A.	Retail - Secured on real estate property - Of Which: non-SME		263,574	14,602	9,170	) 3	7 245	1,453	15.84%	259,845	15,786	11,715	5 38	182	1,581	13.50%	256,508	16,692	14,145	38	176	1,711	
	Retail - Qualifying Revolving		13,468	308	402	2 3	7 18	254	62.99%	13,422	241	515	5 36	15	307	59.59%	b 13,342	216	620	36	12	357	
	Retail - Other Retail		48,231	2,636	3,497	20	7 318	2,285	65.34%	47,366	2,681	4,317	7 181	317	2,658	61.58%	d <b>6,5</b> 41	2,774	5,049	177	307	2,985	
	Retail - Other Retail - Of Which: SME		8,582	448	1,261	. 5	8 43	907	71.93%	8,460	375	1,456	6 60	36	1,001	68.76%	b 8,290	352	1,650	59	33	1,096	
	Retail - Other Retail - Of Which: non-SME		39,649	2,187	2,236	i 14	8 275	1,378	61.63%	38,906	2,306	2,861	1 121	281	1,657	57.92%	38,251	2,423	3,399	118	274	1,889	
	Equity		6,975	1	24	ł	8 0	11	45.00%	6,956	5 1	43	3 8	0	19	45.00%	6,937	2	61	8	0	28	3
	Securitisation																						
	Other non-credit obligation assets		0	0	C		0 0	0	) –	C	0	(	0 0	0	0	-	0	0	0	0	0	0.	-
	IRB TOTAL		530,823	34,382	27,002	47	9 1,124	10,017	37.10%	523,777	36,307	32,122	2 480	1,028	11,197	34.86%	517,114	37,990	37,103	474	1,004	12,337	33

						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		0	0	0		0 0	) C	-	0	) 0	C	0	0	0	0 -	0	0	0	0	(	)	0 -
	Central governments		17	0	0		0 C	0	40.00%	17	7 0	C	0	0	0	0 40.00%	17	0	0	0	(	)	0 40
	Institutions		2,887	128	16		0 3	3	17.36%	2,886	5 128	17	7	0	2	3 16.30%	2,884	128	18	0	2	2	3 14
	Corporates		57,317	6,103	8,934	10	0 238	4,225	47.29%	57,158	3 5,592	9,604	4 12	2 19	99 4,60	)2 47.92%	56,770	5,300	10,284	122	213	4,96	8 48.
	Corporates - Of Which: Specialised Lending		4,750	366	226		2 1	. 63	27.94%	4,653	3 452	237	7	2	1 (	55 27.44%	4,569	524	248	2	1	6	7 27.
	Corporates - Of Which: SME		20,478	3,583	5,674	5	7 116	2,818	49.66%	20,814	2,730	6,190	0 7	7 8	3,13	33 50.61%	20,891	2,147	6,696	77	67	3,43	1 51.2
	Retail		85,962	2,839	8,454	154	4 190	3,178	37.59%	85,233	3 2,569	9,452	2 13	4 16	51 3,40	36.66%	84,413	2,433	10,409	132	151	3,71	2 35.6
	Retail - Secured on real estate property		62,329	1,815	6,026	2	1 62	1,475	24.48%	61,967	7 1,577	6,627	7 2	4 4	i9 1,54	14 23.30%	61,499	1,412	7,260	24	41	1,61	7 22.2
CDATN	Retail - Secured on real estate property - Of Which: SME		2,085	179	1,279		2 5	351	27.44%	2,100	) 118	1,325	5	3	3 3	59 27.07%	2,086	87	1,370	3		3 36	6 26.7
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		60,245	1,636	4,747	19	9 57	' 1,124	23.68%	59,867	7 1,458	5,303	3 2	1 4	1,18	36 22.36%	59,413	1,325	5,890	21	39	1,25	1 21.2
	Retail - Qualifying Revolving		6,685	37	248	20	6 6	178	71.80%	6,630	) 38	302	2 2	5	6 20	69.16%	6,575	37	358	25	f	5 24	0 67.0
	Retail - Other Retail		16,947	987	2,179	100	6 122	1,525	69.97%	16,637	7 954	2,523	3 8	5 10	06 1,7	67.84%	16,339	985	2,790	83	105	5 1,85	5 66.5
	Retail - Other Retail - Of Which: SME		5,490	233	1,000	40	0 26	5 774	77.36%	5,398	3 220	1,106	6 4	1 2	23 83	37 75.68%	5,296	213	1,214	41	22	2 90	1 74.2
	Retail - Other Retail - Of Which: non-SME		11,457	754	1,180	6	7 97	<b>'</b> 751	63.70%	11,239	734	1,417	7 4	3 8	8	75 61.73%	11,043	771	1,577	43	83	3 95 <sup>,</sup>	4 60.5
	Equity		6,718	1	24		8 0	) 11	45.00%	6,699	) 1	43	3	8	0	45.00%	6,681	2	61	8	(	) 21	7 45.0
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0 0	0	-	0	0 0	C	0	0	0	0 -	0	0	0	0	(	)	0 -
	IRB TOTAL		152,901	9,071	17,427	262	2 431	7,416	42.56%	151,993	8,291	19,116	6 264	4 36	3 8,08	9 42.32%	150,764	7,863	20,772	262	367	8,711	L 41.93

												Ba	seline Scenario									
						31/12/2021		-					31/12/2022						31/12/2023			
		Stage 1 (mln EUR, %)	exposure Stage	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stag	ge 3 exposure j St	Stock of provisions for age 1 exposure S	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure Stage 3 exp	Stock of sure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage R re Stage 3 exp
	Central banks		0	0	0		0	0 0	) -	0	0	0	0	0	C	D -	0	0	0	0	0	0 -
	Central governments		0	0	0		0	0 0	) –	0	0	0	0	0	C	) -	0	0	0	0	0	0 -
	Institutions		1,841	52	14		0 1	3 6	40.00%	1,839	42	27	1	10	11	40.00%	1,837	33	38	1	6 1	15 40.
	Corporates		26,399	3,169	726		7 9	3 202	27.79%	25,989	3,255	1,051	7	92	256	5 24.33%	25,662	3,262	1,371	7	67 31	13 22.
	Corporates - Of Which: Specialised Lending		4,813	1,539	286		3 3	5 56	i 19.69%	4,542	1,625	470	3	44	93	3 19.81%	4,348	1,635	654	3	32 13	.34 20.5
	Corporates - Of Which: SME		450	723	286		2 4	7 99	34.48%	399	689	372	2	37	111	1 29.70%	359	647	453	1	27 12	22 26.8
	Retail		190,134	12,599	4,129	4	0 19	8 299	7.25%	186,915	13,872	6,074	37	144	396	6.52%	184,128	14,895	7,838	37 1 <sup>4</sup>	41 48	33 6.
	Retail - Secured on real estate property		183,538	12,279	3,954	1	.4 16	5 206	5.22%	180,318	13,645	5,808	12	120	256	5 4.42%	177,576	14,702	7,494	12 1	24 30	J2 4.′
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		4	0	0		0	0 0	) 23.27%	4	0	0	0	0	C	23.35%	4	0	0	0	0	0 23.4
	Retail - Secured on real estate property - Of Which: non-SME		183,534	12,279	3,954	1	.4 16	5 206	5.22%	180,314	13,645	5,808	12	120	256	5 4.41%	177,572	14,702	7,494	12 1	24 30	4.0
	Retail - Qualifying Revolving		4,320	159	82		5	8 27	32.59%	4,339	104	119	5	5	37	7 31.24%	4,330	83	148	5	3 4	46 30.6
	Retail - Other Retail		2,275	160	93	12	21 2	4 66	5 70.96%	2,258	123	148	21	18	103	69.51%	2,223	111	195	21	13 13	35 69.
	Retail - Other Retail - Of Which: SME		8	0	2		0	0 1	. 62.36%	7	0	2	0	0	1	1 56.81%	7	0	2	0	0	1 52.2
	Retail - Other Retail - Of Which: non-SME		2,268	160	92	12	21 2	4 65	5 71.13%	2,251	123	146	21	18	102	2 69.68%	2,215	110	193	21	13 13	.34 69.5
	Equity		0	0	0		0	0 0	) –	0	0	0	0	0	C	D -	0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0		0	0 0	) –	0	0	0	0	0	C	D -	0	0	0	0	0	0 -
	IRB TOTAL		218,374	15,820	4,869	4	7 30	5 507	10.41%	214,743	17,168	7,152	45	245	663	9.26%	211,627	18,189	,247	<b>44 2</b> 1	L4 81	11 8.7

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022						31	1/12/2023			
towN um	(mln EUR		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure Stage	e 3 exposure pro Stag	Stock of ovisions for je 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks		0	0 0		0 0	(	0 -		0 0	C	0 0		0	0 -	0	0	0	0	0	(	<u>-</u> '
56	Central governments		0	0 0		0 0	(	0 -		0 0	C	0 0		0	0 -	0	0	0	0	0	(	<u> </u>
57	Institutions	5,87	7 11	.4 8		0 1	1	1 10.84%	5,81	.4 172	12	2 1		1	1 10.81%	5,750	229	19	1	2	2	10.80%
58	Corporates	12,20	3 79	90 58		6 30	14	4 24.46%	b 11,91	.5 1,041	95	5 8	4	41 2	4 25.34%	11,654	1,250	146	7	51	38	25.86%
59	Corporates - Of Which: Specialised Lending	58	0 1	.2 1		0 0	1	45.96%	57	'3 18	3	3 0		0	1 40.04%	568	21	5	0	0	2	. 38.12%
60	Corporates - Of Which: SME		8	3 3		0 0	1	49.36%	þ	8 3	3	3 0		0	2 48.11%	o 7	3	4	0	0	2	. 47.27%
61	Retail	13	2	8 4	ł	0 0	1	1 26.73%	13	82 8	4	4 0		0	1 25.00%	132	8	4	0	0	1	L 23.46%
62	Retail - Secured on real estate property	12	2	8 1		0 0	(	5.37%	o 12	21 8	1	1 0		0	0 5.05%	121	8	1	0	0	(	4.89%
	Retail - Secured on real estate property - Of Which: SME	1	3	7 0		0 0	(	40.00%	o 1	.3 7	C	0 0		0	0 40.00%	12	7	0	0	0	(	40.00%
<sup>63</sup> UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	10	9	1 1		0 0	(	5.03%	o 10	9 1	1	1 0		0	0 4.62%	109	1	1	0	0	(	4.41%
65	Retail - Qualifying Revolving		2	0 0		0 0	(	73.80%	)	2 0	C	0 0		0	0 69.08%	2	0	0	0	0	(	65.10%
66	Retail - Other Retail		8	0 3		0 0	t	1 30.30%	D	8 0	3	3 0		0	1 30.09%	8	0	3	0	0	1	. 30.00%
67	Retail - Other Retail - Of Which: SME		3	0 2		0 0	t	1 39.09%	þ	3 0	2	2 0		0	1 39.10%	o 3	0	2	0	0	1	. 39.12%
68	Retail - Other Retail - Of Which: non-SME		5	0 1		0 0	(	16.11%	D	5 0	1	1 0		0	0 15.93%	5	0	1	0	0	(	15.83%
69	Equity		0	0 0		0 0	(	0 -		0 0	C	0 0		0	0 -	0	0	0	0	0	(	/
70	Securitisation																					
71	Other non-credit obligation assets		0	0 0		0 0	(	) -		0 0	C	0 0		0	0 -	0	0	0	0	0	(	/
72	IRB TOTAL	18,21	2 91	2 69		6 31	16	5 23.07%	17,86	0 1,221	111	L 8	4	13 20	5 23.71%	17,535	1,487	170	8	53	41	24.09%







RowN			
um			(mln EUR,  %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	PORTUGAL	Retail - Secured on real estate property - Of Which: SME	
118	FURIUGAL	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN			
um			(mlı
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	GERMANY	Retail - Secured on real estate property - Of Which: SME	
136	GLKMANT	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

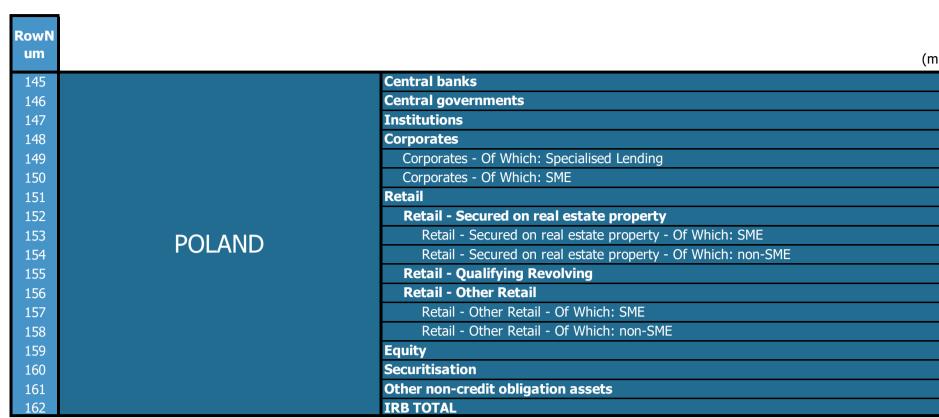
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
nln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	(	0 0	) (	0 0	-	0	0	0	0	0	(	0 -	C	) 0	0	0	0	0	-
	33	C	(	0 0	) (	0 0	40.00%	33	0	0	0	0	(	0 40.00%		3 0	0	0	0	C	40.00%
	258	3	(	0 0	) (	0 0	25.29%	258		0	0	0	(	0 25.29%	258	3 3	1	0	0	0	25.28%
	21,592	1,197	921	1 37	7 65	5 410	44.51%	21,172	1,434	1,104	40	59	47(	0 42.61%	20,785	5 1,616	1,309	39	55	538	41.10%
	0	0	40	0 0	) (	) 12	30.24%	0	0	40	0	0	12	2 30.24%		) 0	40	0	0	12	30.24%
	380	38	91	1 1		2 61	. 67.19%	352	49	108	1	2	68	8 63.57%		5 57	125	1	3	76	60.82%
	48	2	(	0 0	) (	0 0	76.61%	48	3	1	0	0	(	0 71.80%		7 3	1	0	0	0	68.73%
	32	1	(	0 0	) (	0 0	41.63%	32	1	0	0	0		0 41.39%	32	2 1	0	0	0	0	41.22%
	0	0	(	0 0	) (	0 0	) –	0	0	0	0	0		0 -	C	0 0	0	0	0	0	-
	32	1	(	0 0	) (	0 0	41.63%	32	1	0	0	0		0 41.39%		2 1	0	0	0	0	41.22%
	2	0	(	0 0	) (	0 0	55.05%	1	0	0	0	0	(	0 48.44%		0	0	0	0	0	45.47%
	15	1	(	0 0	) (	0 0	91.03%	14	1	0	0	0	(	0 89.90%		1 2	0	0	0	0	88.89% 90.64%
	1	0	(	0 0	) (	0 0	93.11%	1	0	0	0	0	(	0 91.83%		0	0	0	0	0	90.64%
	14	1	(	0 0	) (	0 0	81.49%	13	1	0	0	0	(	0 81.00%		3 2	0	0	0	0	80.67%
	220	0	(	0 0	) (	0 0	45.00%	220	0	0	0	0	(	0 45.00%	219	0	0	0	0	0	45.00%
	0	0	(	0 0	) (	0 0	) -	0	0	0	0	0	(	0 -	C	) 0	0	0	0	0	-
	22,151	1,201	922	2 37	65	5 410	44.52%	21,730	1,440	1,105	40	59	471	L 42.62%	21,342	2 1,622	1,311	39	55	539	41.11%

								<b>Baseline Scenario</b>										
			31/12/2021					31/12/2022							31/12/2023			
२, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	ge Ratio - exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	0 0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	0	-
	734	0 0	0 (	0 0	40.00%	734 0	1	0	0	0	40.00%	733	0	1	0	0	0	40.00%
	408	0 2	0 (	0 0	21.21%	407 0	3	0	0	1	21.21%	406	0	4	0	0	1	21.21% 52.58%
	2,649	162 116	7 (	) 70	60.43%	2,581 210	137	7	0	77	56.23%	2,512	255	160	7	0	84	52.58%
	326	10 13	2	) 3	22.77%	319 9	20	2	0	5	22.72%	311	9	28	2	0	6	22.71%
	2	0 0	0 0	0	40.00%	2 0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00% 50.00% 40.00%
	6	1 0	0 0	0	56.86%	5 1	0	0	0	0	52.42%	5	1	0	0	0	0	50.00%
	4	0 0	0 0	0	40.00%	4 0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
	0	0 0	0 0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	0	-
	4	0 0	0 0	0	40.00%	4 0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
	0	0 0	0 0	0	73.40%	0 0	0	0	0	0	73.19%	0	0	0	0	0	0	73.12%
	1	0 0	0 0	0	53.29%	1 1	0	0	0	0	48.76%	0	1	0	0	0	0	46.58%
	0	0 0	0 0	0	49.99%	0 1	0	0	0	0	46.17%	0	1	0	0	0	0	44.48%
	0	0 0	0 0	0	73.74%	0 0	0	0	0	0	73.31%	0	0	0	0	0	0	73.08%
	6	0 0	0 0	0	45.00%	6 0	0	0	0	0	45.00%	6	0	0	0	0	0	45.00%
	0	0 0	0 0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	0	
	3,804	163 119	7 0	71	<b>59.70%</b>	3,733 211	141	7	0	78	55.36%	3,663	257	166	7	0	86	51.65%

[											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
R, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(	כ	0 0	-	0	0	0	0	C	0	-	0	0	0	0	0	0	-
	0	0	0	(	D	0 0	-	0	0	0	0	C	) C	-	0	0	0	0	0	0	-
	452	13	2	(	ס	0 1	60.74%	441	23	4	0	1	. 2	61.86%	433	30	5	0	1	3	62.16%
	7,847	1,289	564	e	5 3	9 248	44.08%	7,600		602	4	50	) 267	44.25%	7,428	1,640	631	4	49	280	44.29%
	1,080	13	37	(	ס	0 21	57.17%	1,077 1,719	15	38	0	0	) 21	56.85%	1,075	16	38	0	0	22	56.56%
	1,880	665	314	2	4 2	3 97	30.86%	1,719	799	342	3	30	) 105	30.65%	1,616		363	2	29	110	30.41%
	18,473	972	682	<u> </u>	9 3	3 243	35.59%	18,386	878	863	10	22	275	31.85%	18,230		1,051	10	19	307	29.17%
	16,043	639	411	2	4 2	0 108	26.17%	15,921	632	540	5	14	123	22.76%	15,792	616	685	5	12	140	20.47%
	0	0	0	(	0	0 0	40.00%	0	0	0	0	0	) C	40.00%		0	0	0	0	0	40.00%
	16,043	639	411	2	4 2	0 108	26.17%	15,920		540	5	14	123	22.76%	15,792	616	685	5	12	140	20.47%
	431	53	25	1	1	1 11	44.37%	430		33	1	1	. 14	43.09%	423		39	1	1	17	42.44%
	1,999	281	246	2	4 1	1 124	50.45%	2,035	201	289	5	7	138	47.56%	2,014	184		5	7	150	45.84%
	662	130	114	2	2	5 65	57.18%	706		128	3	2	2 71	55.72%	706	-	142	3	2	78	54.59%
	1,337	150	133	2	2	6 59	44.69%	1,329	130	161	2	5	66	41.10%	1,308	128	184	2	5	72	39.09%
	0	0	0	(	0	0 0	-	0	0	0	0	0	) C	-	0	0	0	0	0	0	-
	0	0	0	(		0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	26,771	2,275	1,248	15	<b>)</b> 7	2 493	39.47%	26,427	2,398	1,469	14	72	544	37.01%	26,091	2,517	1,687	14	69	589	34.92%

									<b>Baseline Scenario</b>									
			31/12/2021						31/12/2022						31/12/2023			
(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 (	0 0	0	0 -	0	C	) 0	0	0	0 0	) -	0	0 (	) C	0	0	-
	0	0 (	0 0	0	0 -	0	C	0	0	0	0 0	) –	0	0 (	) (	0	0	-
	806	2	1 0	0	0 18.53%	803	4	ł 2	0	0	0	18.55%	800	6	3 0	0	1	18.53%
	3,922	99 120	0 2	2 3 6	4 52.91%	3,898	99	) 144	2	3	68	47.18%	3,874	98 169	2	3	73	42.96%
	59	42 15	5 0	1	6 40.83%	58	41	. 16	0	0	6	39.69%	58	40 17	7 C	0	7	38.51%
	965	22 33	3 1	L 2 1	1 34.25%	953	20	) 46	1	1	. 15	32.14%	942	19 59	) 1	. 1	18	30.97%
	19,173	761 497	7 29	9 111 36	4 73.35%	18,886	907	638	29	136	430	67.41%	18,659	977 794	1 29	137	502	63.21%
	2,609	14 14	4 0	) 1	5 33.10%	2,605	16	5 16	1	1	. 5	31.65%	2,599	16 23	3 1	1	6	28.53%
	0	0 (	0 0	0	0 40.00%	0	0	00	0	0	00	40.00%	0	0 (	0 0	0	0	40.00%
	2,609	14 14	4 0	) 1	5 33.10%	2,605	16	5 <u>1</u> 6	1	1	. 5	31.65%	2,599		3 1	. 1	6	28.53%
	1,997	58 47	7 5	3 3	7 78.97%	1,989	53	3 59	6	3	45	76.56%	1,980	49 72	6	3	54	74.89%
	14,567	689 436	6 24	107 32	3 74.08%	14,292	838	3 563	23	132	. 380	67.49%	14,080	913 700	23	133	442	63.13%
	9	0 (	0 0	0	0 40.39%	9	1	. 1	0	0	00	40.23%	8	1	L C	0	0	40.16%
	14,558	688 435	5 24	i 107 32	3 74.11%	14,283	837	7 562	23	132	379	67.52%	14,071	912 699	23	133	441	63.16%
	0	0 (	0 0	0	0 -	0	C	00	0	0	00	) -	0	0 (	) C	0	0	<u>-</u>
	0	0 (	0 0		0-	0	0	0	0	0	0	-	0	0 (		0	0	-
	23,901	862 618	5 31	. 114 42	8 69.27%	23,587	1,010	784	32	139	498	63.57%	23,333	1,081 967	31	139	575	59.53%









	16	17	18	19	20	21	22	23	24 25	26	27	28	29	30	31	32	33	34	35	36
										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0		0 0	-	0	0	0 0	)	0 0	-	0	C	) (	0 0	0	0	/ -
	34	0	0	0		0 0	40.00%	34	0	0 0		0 0	40.00%	34	C	) (	0 0	0	0	40.00%
	88	0	0	0		00	27.22%	88	0	0 0		0 0	28.80%	88	C	) (	00	0	0	) 31.37%
	1,093	2	3	0		0 2	60.94%	1,091	4	3 0		0 2	53.99%	1,088	5	5	0	0	2	2 47.80%
	0	0	0	0	)	0 0	-	0	0	0 0	)	0 0	-	0	(	) (	0 0	0	0	, <b>-</b>
	0	0	2	0	)	0 1	93.82%	0	0	2 0	)	0 1	93.81%	0	0	) 2	0	0	1	l 93.80%
	17	3	0	0	)	0 0	35.59%	15	4	1 0	) (	0 0	36.53%	14	5	5 1	. 0	0	0	37.13%
	15	3	0	0	)	0 0	33.45%		4	1 0	)	0 0	34.70%	13	5	5 1	. 0	0	0	) 35.55%
	0	0	0	0	)	0 0	-	0	0	0 0	) (	0 0	-	0	0	) (	00	0	0	/ -
	15	3	0	0	)	0 0	33.45%		4	1 0	) (	0 0	34.70%	13	5	5 1	. 0	0	0	) 35.55%
	0	0	0	0	)	0 0	40.00%	0	0	0 0	)	0 0	40.00%	0	C	) (	0 0	0	0	40.00%
	1	0	0	0		0 0	53.75%	1	0	0 0	)	0 0	49.40%	1	C	) (	0 0	0	0	) 47.20%
	1	0	0	0		0 0	40.00%	1	0	0 0	)	0 0	40.00%	1	0	) (	0 0	0	0	40.00%
	0	0	0	0		0 0	78.03%	0	0	0 0	)	0 0	77.76%	0	0	) (	0 0	0	0	) 77.59%
	0	0	0	0		0 0	-	0	0	0 0		0 0	-	0	(	) (	00	0	0	<u> '</u>
	0	0	0	0		0 0	-	0	0	0 0		0 0	-	0	(	) (	0 0	0	0	-
	1,232	5	3	0		2	55.87%	1,228	δ	4 0	l C	<u>/</u> 2	49.95%	1,224	11	. 5	0	0	2	2 45.06%

											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR,%)	Stage 1 exposure Stage	e 2 exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0		0 0	) -	0	C	(	0	0	) (	) -	0	0	0	0	0	0	-
	11	0	0	0		0 0	40.00%	11	C	(	0 0	0	) (	40.00%	11	0	0	0	0	0	40.00%
	1,877	3	1	0		0 0	18.30%	1,876	4	1	. 0	0	) (	18.40%	1,876	4	1	C	0	0	18.40%
	11,765	1,492	296	7	3	0 143	48.42%	11,324	1,803	426	6 6	31	. 193	45.23%	10,899	2,085	569	5	36	247	43.40%
	1,772	313	14	0		2 0	) 3.41%	1,629	445	25	5 0	3	3 1	L 3.53%	1,497	563	39	C	3	1	3.32%
	1,730	325	83	4	1	5 50	) 59.71%	1,601	407	131	. 3	16	5 77	7 59.00%	1,479	476	183		18	107	58.81%
	82	3	1	0		0 1	57.15%	80	4	. 2	2 0	0	) 1	L 56.28%	79	6	2	C	0	1	55.29%
	48	0	0	0		0 0	38.70%	48	C	(	0	0	) (	38.75%	48	0	0	C	0	C	38.79%
	1	0	0	0		0 0	40.00%	1	C	(	0	0	) (	40.00%	1	0	0	C	0	0	40.00%
	47	0	0	0		0 0	38.70%	47	C	(	0	0	) (	38.75%	47	0	0	C	0	C	38.79%
	2	0	0	0		0 0	63.19%	2	C	(	0	0	) (	54.94%	2	0	0	C	0	C	50.67%
	31	3	1	0		0 1	62.86%	30	4	1	. 0	0	) 1	l 61.63%	28	6	1	C	0	1	60.33%
	2	0	1	0		0 0	) 55.48%	2	C	1	. 0	0	) (	54.15%	2	0	1	C	0	0	52.59%
	29	3	0	0		0 0	79.39%	28	4	(	0	0	) (	77.59%	27	6	0	C	0	0	76.58%
	0	0	0	0		0 0	) -	0	C	(	0	0	) (	) -	0	0	0	C	0	C	-
	0	0	0	0		0 0	) -	0	C	(	0	0	) (	) -	0	0	0	(	0	C	-
	13,734	1,499	298	7	30	0 144	48.41%	13,291	1,811	429	6	31	. <b>194</b>	45.22%	12,864	2,095	572	5	36	248	43.38%

											<b>Baseline Scenario</b>	)									
				31/12/2021			•				31/12/2022			-				31/12/2023		-	
(mln EUR, %)		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(	)	0 C	) (	0 0	0	-	0	0	0	C	)	0	0 -	0	0	(	0	0 0	0	-
	(	)	0 C	) (	0 0	0	) –	0	0	0	C	)		0 -	0	0	(		0 0	0 0	-
	710	)	9 4	1 1	L 0	1	. 31.23%	699	18	6	1	L	2	2 31.91%	687	27	9	Ð	1 1	. 3	32.56%
	7,430	96	6 166	5 3	3 4	46	27.60%	7,342	1,026	194	3	3	f 54	4 27.69%	7,283	1,059	220	0	3 4	61	27.72%
	121	L	0 C	) (	0 0	0	46.86%	121	0	0	C	)	0	0 46.84%	121	0	1	1	0 0	00	46.83%
	489	9 3	9 56	5 0	0 0	15	26.64%	498	29	58	C	)	0 1	5 26.27%	503	22	60	0	0 0	16	26.04% 46.32%
	7,175		1 291	25	5 29	160	55.07%	7,032	248	418	23	3 29	9 20	6 49.29%	6,901	257	539	9 23	3 25	250	46.32%
	146	5	5 7	7 (	0 0	2	23.29%	144	5	9	C		2	2 20.96%	142	6	11	1 (	0 0	2	19.16%
	(	)	0 C	) (	0 0	0	15.09%	0	0	0	C	)		0 15.12%	0	0	(	0	0 0	00	15.14%
	145	5	5 7	7 (	0 0	2	23.64%	143	5	9	C	)	2	2 21.17%	142	6	10	0	0 0	2	19.28%
	3	3	0 C	) (	0 0	0	74.85%	3	0	0	C	)		0 70.85%	3	0	(	0	0 0	0 0	68.18%
	7,026		5 284	1 25	5 28	159	55.88%	6,885	242	409	23	3 2'	9 204	4 49.89%	6,756	251	528	3 23	3 25	247	46.86%
	2,380		3 141	16	5 12	65	46.10%	2,307	82	215	15	5 1	1 90	0 41.62%	2,240	79	286	5 1.	5 9	113	39.54%
	4,646	5 14	2 143	3	9 16	94	65.57%	4,577	160	193	8	3 1	7 114	4 59.12%	4,517	172	242	2	3 16	134	55.49%
	(	)	0 0	) (	0 0	0	-	0	0	0	C	)		0 -	0	0	(		) <u> </u>	0	-
	(	)	0 0	) (	) 0	0	) -	0	0	0	C	)		0 -	0	0	(	0	0 0	0	-
	15,316	<b>1,20</b>	5 461	. 30	33	207	44.98%	15,072	1,292	617	28	3	3 261	L 42.35%	14,872	1,343	768	3 27	30	313	40.83%



	Dancu Santanuer S.A.																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	nge 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ra Stage 3 exp
	Central banks		0		0 (		0 0	0	-	0	0 0	C	0	0	0	) –	0	0	0	0	0	0 -	
	Central governments		1,301	L (	0 2	2	1 0	1	40.00%	1,299	9 0	5	5 1	0	2	40.00%	1,295	0	8	1	0	3	
	Institutions		22,505	5 629	9 26:	L 3	2 38	39	15.08%	21,990	0 792	613	3 20	43	83	13.53%	21,633	919	842	17	42	111	
	Corporates		165,773	3 20,144	4 15,129	9 64	9 1,581	7,484	49.47%	160,248	8 21,707	19,092	2 381	1,638	9,122	47.78%	156,257	23,099	21,690	341	1,703	10,188	
	Corporates - Of Which: Specialised Lending		14,977	5,215	5 1,392	2 4	4 142	366	26.28%	14,049	9 3,478	2,086	5 25	157	551	. 26.40%	13,495	3,519	2,600	20	109	696	
	Corporates - Of Which: SME		25,820		, , 200	) 13	7 396	4,038	56.08%	25,231		8,440	) 137	515	4,776	56.59%	24,525	4,570	9,331	124	623	5,279	
	Retail		320,982	2 20,941	1 17,540	) 63	8 1,829	5,843	33.31%	311,374	4 24,194	23,894	1 545	2,042	7,434	31.11%	303,193	26,267	30,002	480	2,066	8,918	
	Retail - Secured on real estate property		260,987	7 16,621	1 13,312	2 14	2 845	2,564	19.26%	253,652	2 19,182	18,086	5 124	822	3,116	i 17.23%	247,212	21,020	22,688	108	884	3,627	
anco Santander S.A.	Retail - Secured on real estate property - Of Which: SME		2,067	7 201	1 1,306	5	5 11	427	32.66%	2,036	6 152	1,386	5 5	8	445	32.13%	2,001	123	1,450	5	5	457	
anco Santanuel S.A.	Retail - Secured on real estate property - Of Which: non-SME		258,921	l 16,420	0 12,000	5 13	7 834	2,137	17.80%	251,616 12,852	6 19,030	16,700	) 119	814	2,671	. 15.99%	245,210	20,897	21,238	103	879	3,170	
	Retail - Qualifying Revolving		13,174	4 535	5 469	9 8	9 85	353	75.17%	12,852	2 600	726	5 79	91	513	70.73%	12,629	572	977	71	69	666	
	Retail - Other Retail		46,820	3,785	5 3,759	9 40	7 899	2,927	77.85%	44,870	0 4,411	5,082	2 342	1,129	3,805	5 74.86%	43,352	4,675	6,337	301	1,113	4,624	
	Retail - Other Retail - Of Which: SME		8,362	2 602	2 1,327	7 11	1 105	1,120	84.44%	8,135	5 528	1,628	3 97	92	1,327	81.52%	7,917	482	1,893	88	76	1,501	
	Retail - Other Retail - Of Which: non-SME		38,458	3,182	2 2,432	2 29	6 794	1,806	74.26%	36,735	5 3,883	3,454	4 245	1,037	2,477	71.72%	35,435	4,193	4,445	214	1,037	3,124	
	Equity		6,888	3 2	2 11:	L 3	7 0	57	51.75%	6,815	5 3	182	2 20	0	94	51.75%	6,776	4	220	18	0	114	
	Securitisation																						
	Other non-credit obligation assets		0	) (	0 (	)	0 0	0	-	0	0 0	C	0	0	0	) -	0	0	0	0	0	0 -	
	IRB TOTAL		517,449	41,715	5 33,043	1,35	7 3,448	13,424	40.63%	501,725	5 46,696	43,786	967	3,723	16,735	38.22%	489,154	50,289	52,763	856	3,811	19,335	36.

					31/12/202	1						31/12/2022							31/12/2023		
		(mln EUR, %)		Stage 2 exposure Stage 3 expo	Stock of provisions Stage 1 expo		Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stag	je 3 exposure		ck of Stock of ons for provisions exposure Stage 3 exp	s for Stage 2 ox
	Central banks		0	0	0	0	0 (	-		0 0	0	0 0	0	0	-	0	0	0	0	0	0 -
	Central governments		17	0	0	0	0 (	40.00%	1	7 0	C	0 0	0	0	40.00%	17	0	1	0	0	0
	Institutions		2,887	125	18	0	5	15.65%	2,88	0 125	25	5 0	4	3	11.48%	2,877	125	29	0	4	3
	Corporates		56,108	6,578	9,668	343 41	.8 5,425	56.12%	55,10	9 6,145	11,099	9 212	587	6,295	56.71%	54,255	6,153	11,945	192	738	6,779
	Corporates - Of Which: Specialised Lending		4,515	583	243	5	4 83	34.20%	4,44	0 630	273	3 4	1	89	32.61%	4,381	668	292	3	1	93
	Corporates - Of Which: SME		20,040	3,542	6,153	113 19	3,607	<b>'</b> 58.62%	19,90	2,799	7,035	5 117	348	4,207	59.80%	19,569	2,567	7,599	108	488	4,561
	Retail		85,346	3,220	8,689	287 35	3,799	43.72%	84,16	9 2,861	10,224	4 236	341	4,400	43.04%	83,050	2,755	11,450	214	314	4,873
	Retail - Secured on real estate property		62,053	1,997	6,121	40 10	1,616	26.40%	61,52	2 1,586	7,062	2 37	75	1,762	24.95%	60,939	1,425	7,806	35	60	1,874
CDATN	Retail - Secured on real estate property - Of Which: SME		2,045	193	1,305	5 1	.1 426	32.66%	2,014	4 144	1,385	5 5	7	445	32.12%	1,980	114	1,448	5	5	457
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		60,008	1,803	4,816	36 9	1,190	24.71%	59,50	8 1,442	5,677	7 33	68	1,317	23.20%	58,959	1,311	6,358	30	54	1,417
	Retail - Qualifying Revolving		6,655	55	261	50 1	.6 227	' 86.99%	6,58	0 47	343	3 43	13	293	85.42%	6,517	42	411	40	11	348
	Retail - Other Retail		16,638	1,169	2,307	197 24	1,956	84.80%	16,06	7 1,228	2,819	9 156	252	2,345	83.18%	15,594	1,288	3,232	139	243	2,651
	Retail - Other Retail - Of Which: SME		5,385	282	1,056	75 5	57 950	89.99%	5,19	2 297	1,234	4 62	53	1,091	88.40%	5,043	297	1,383	57	47	1,202
	Retail - Other Retail - Of Which: non-SME		11,253	887	1,251	122 18	32 1,006	80.42%	10,87	5 931	1,585	5 94	199	1,254	79.12%	10,551	991	1,849	83	196	1,449
	Equity		6,631	2	110	37	0 57	z 51.75%	6,55	9 3	181	1 19	0	94	51.75%	6,521	4	218	17	0	113
	Securitisation																				
	Other non-credit obligation assets		0	0	0	0	0 (	) –		0 0	C	0 0	0	0	-	0	0	0	0	0	0 -
	IRB TOTAL		150,990	9,926 18	8,484	667 78	0 9,284	50.23%	148,73	5 9,135	21,530	) 467	932	10,792	50.12%	146,720	9,037	23,643	424	1,055	L1,768 4

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/20	)23		
	(mln	Stage 1 exposur	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure Stag	ge 2 exposure Stage 3 exp	Stock o osure provisions Stage 1 exp		Stock of r provisions for ıre Stage 3 exposur	Coverage Rat Stage 3 expos
	Central banks		0	0 (	D	0 0	) 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -
	Central governments		0	0 (	)	0 0	) 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0 -
	Institutions	1,83	33 4.	3 32	2	5 15	5 15	46.00%	1,821	27	59	4	9	27	46.00%	1,813	19	75	3	5	35 46.0
	Corporates	25,52	3,39	7 1,376	5 4	6 283	383	27.84%	24,639	3,394	2,262	26	246	608	26.87%	24,130	3,277	2,888	21	160 78	32 27.0
	Corporates - Of Which: Specialised Lending	4,4:	14 1,58	3 642	2 2	1 112	2 161	25.04%	3,948	1,567	1,123	10	122	315	28.05%	3,723	1,442	1,472	8	80 43	37 29.7
	Corporates - Of Which: SME	36	58 67 <sup>.</sup>	4 419	Ð	6 126	5 137	32.80%	286	577	597	4	86	177	29.69%	238	494	728	3	55 20	08 28.5
	Retail	185,55	55 14,48	5 6,821	1 17	1 856	5 922	13.52%	178,654	17,586	10,621	147	904	1,471	13.85%	172,794	19,547	14,520	121	932 2,03	34 14.0
	Retail - Secured on real estate property	179,48	30 13,74	4 6,547	7 8	3 665	5 730	11.15%	173,024	16,718	10,029	71	690	1,053	10.50%	167,447	18,727	13,598	59	780 1,38	32 10.1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		4	0 (	)	0 0	) 0	27.57%	4	0	0	0	0	0	27.75%	4	0	0	0	0	0 27.8
	Retail - Secured on real estate property - Of Which: non-SME	179,47	76 13,74	4 6,547	7 8	665	5 730	11.15%	173,020	16,718	10,029	71	690	1,053	10.50%	167,443	18,727	13,597	59	780 1,38	32 10.10
	Retail - Qualifying Revolving	4,07	71 36	2 129	9 2	5 60	) 64	49.82%	3,858	433	270	22	70	134	49.57%	3,718	421	423	19	52 20	9 49.4
	Retail - Other Retail	2,00	04 37	9 145	5 6	4 131	128	87.78%	1,772	434	322	54	144	284	88.39%	1,629	400	500	44	100 44	43 88.5
	Retail - Other Retail - Of Which: SME		7	0 2	2	0 0	) 1	59.55%	7	0	2	0	0	1	52.36%	7	0	3	0	0	1 48.0
	Retail - Other Retail - Of Which: non-SME	1,99	96 37	9 143	3 6	4 131	126	88.15%	1,765	434	320	54	144	283	88.64%	1,622	399	497	44	100 44	41 88.76
	Equity		0	0 (	)	0 0	0 0	-	0	0	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	0	0	0	0	0 -
	IRB TOTAL	212,90	9 17,92	5 8,229	22	2 1,155	1,320	16.04%	205,114	21,007	12,942	176	1,159	2,106	16.27%	198,737	22,843 1	7,483	145 1,	97 2,85	51 16.31

												Adverse Scenario										
					31/12/2021							31/12/2022						31/12/20	)23			
RowN um	(mln EUR,		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 e	Stock o xposure provisions Stage 1 exp	of Stock for provisio osure Stage 2 ex	k of Stock o ons for provisions xposure Stage 3 exp	for for osure Coverage Rat Stage 3 expo	tio - sure
55	Central banks	(	0	0 (	) (	0 0	(	D -		0 0	C	0 0	(	0 0	-	0	0	0	0	0	0 -	
56	Central governments	C	0	0 (	)	0 0	(	0 -		0 0	C	0 0		0 0	-	0	0	0	0	0	0 -	
57	Institutions	5,646	6 31	.5 38	3	7 5		5 12.73%	5,46	0 441	97	7 4	10	5 12	12.55%	5,322	539	137	3	18	17 12	.41%
58	Corporates	11,382	2 1,53	137	12	2 270	37	7 27.32%	10,78	3 2,009	258	8 8	280	5 71	27.68%	10,287	2,423	340	7	313	95 28	.00%
59	Corporates - Of Which: Specialised Lending	576	6 1	.4 3	3	2 1	2	2 52.28%	56	3 21	10	0 1		2 5	48.95%	o 555	21	17	1	2	8 47	.37%
60	Corporates - Of Which: SME	7	7	3 4	•	0 0	2	2 54.96%		7 2	5	5 3		) 2	53.67%	6	2	5	0	0	3 52	.98%
61	Retail	132	2	8	ł (	0 0	1	1 27.22%	13	1 8	5	5 0		) 1	24.26%	b 130	8	6	0	0	1 22	.55%
62	Retail - Secured on real estate property	121	1	8	. (	0 0	(	7.40%	12	1 8	2	2 0	(	0 0	7.72%	b 120	8	2	0	0	0 7	.74%
	Retail - Secured on real estate property - Of Which: SME	12	2	7 (	)	0 0	(	46.00%	1	2 7	C	0 0	(	0 0	46.00%	b 12	7	0	0	0	0 46	6.00%
<sup>63</sup> UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	109	9	1	. (	0 0	(	6.89%	10	8 1	2	2 0	(	0 0	7.17%	108	1	2	0	0	0 7	.17%
65	Retail - Qualifying Revolving	2	2	0 (	)	0 0	(	0 81.84%		2 0	C	0 0		0 0	75.01%	2	0	0	0	0	0 70	.17%
66	Retail - Other Retail	8	8	0	3	0 0	1	1 32.48%		8 0	3	3 0		) 1	32.27%	8	0	3	0	0	1 32	.05%
67	Retail - Other Retail - Of Which: SME	3	3	0 2	2	0 0	1	1 39.50%		3 0	2	2 0		) 1	39.64%	3	0	2	0	0	1 39	.71%
68	Retail - Other Retail - Of Which: non-SME	5	5	0	. (	0 0	(	21.04%		5 0	1	1 0		0 0	20.79%	5	0	1	0	0	0 20	.56%
69	Equity	(	0	0 (	)	0 0	(	) -		0 0	C	0 0		0 0	-	0	0	0	0	0	0 -	
70	Securitisation																					
71	Other non-credit obligation assets	(	0	0 (	)	0 0	(	) -		0 0	C	0 0		0 0	-	0	0	0	0	0	0 -	
72	IRB TOTAL	17,159	9 1,854	4 179	18	8 276	43	3 24.25%	16,37	5 2,458	360	0 12	301	85	23.54%	15,740	2,970	483	11	331	114 23.5	1%







RowN			
um			(mln EUR,  %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	PORTUGAL	Retail - Secured on real estate property - Of Which: SME	
118	FURIUGAL	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN			
um		(mln EUR,  %	ώ)
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	GERMANY	Retail - Secured on real estate property - Of Which: SME	
136	GENHANT	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	C	0	)	0 0	-	0	0	0	0	C	(	) -	0	) 0	0	0	0	0	-
	33	0	C	0		0 0	40.00%	32	0	0	0	C	(	40.00%	32	2 0	1	0	0	0	40.00% 31.13% 41.84%
	257		1	1		0 0	31.14%	255		3	0	0	1	1 31.13%	253	3 3	5	0	0	1	31.13%
	20,346	1,919	1,444	98	3 20	5 626	43.36%	19,562	2,258	1,890	52	218	798	3 42.22%	19,053	3 2,509	2,147	49	216	899	41.84%
	0	0	40	0		0 12	30.24%	0	0	40	0	0	12	2 30.24%	0	00	40	0	0	12	30.24% 64.02% 71.45% 46.14%
	360	51	97	1		2 68	69.76%	330	54	124	1	4	82	2 65.89%	304	61	144	1	5	92	64.02%
	48	2	0	0		0 0	80.82%	47	3	1	0	0	(	75.18%	47	' 3	1	0	0	0	71.45%
	32	1	0	0		0 0	46.21%	32	1	0	0	C	(	9 46.16%	32	2 1	0	0	0	0	46.14%
	0	0	C	0		0 0	-	0	0	0	0	C	(	0 -	0	00	0	0	0	0	-
	32	1	C	0		0 0	46.21%	32	1	0	0	C	(	46.16%	32	2 1	0	0	0	0	46.14%
	1	0	C	0		0 0	63.25%	1	0	0	0	C	(	55.42%	1	. 0	0	0	0	0	51.45% 91.99% 93.49% 84.50% 51.75%
	15	1	C	0		0 0	94.87%	14	1	0	0	0	(	93.19%	13	8 2	0	0	0	0	91.99%
	1	0	C	0		0 0	96.92%	1	0	0	0	0	(	94.90%	1	. 0	0	0	0	0	93.49%
	14	1	C	0		0 0	85.17%	13	1	0	0	0	(	0 84.83%	13	8 2	0	0	0	0	84.50%
	219	0	C	0		0 0	51.75%	219	0	1	0	0	(	51.75%	219	0 0	1	0	0	1	51.75%
	0	0		0			-	0	0	0	0				0		0	0	0	0	-
	20,903	1,924	1,447	99	205	5 627	43.36%	20,115	2,263	1,895	53	218	800	42.21%	19,604	2,516	2,154	49	216	901	41.83%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
۲, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0	0	0	) (	0 0	) -	0	0	0	0	(	0 0	-	0	(	0 0	(	) 0	0	-
	734 0	1	0	) (	0 (	40.00%	733	0	1	0	(	) 1	40.00%	732	(	) 2	(	) 0	1	40.00%
	404 0	6	1	. (	2	2 25.21%	398		12	1	(	) 3	25.22%	394	1	l 15	:	. 0	4	25.22%
	2,357 382	189	31		5 97	7 51.50%	2,123	522	283	19	2	2 132	46.61%	1,961	624	1 342	16	5 2	153	44.80%
	298 9	41	8	3 (	11	L 28.05%	269	8	71	5	(	20	28.16%	252	8	8 88		0	25	28.10%
	2 0	0	0	) (	0 0	46.00%	2	0	0	0	(	0 0	46.00%	2	(	0 0	(	00	0	46.00%
	5 1	0	0	) (	0 0	) 58.05%	5	1	0	0	(	0 0	54.49%	5	1	0	(	0	0	53.35%
	4 0	0	0	) (	) (	46.00%	4	0	0	0	(	0 0	46.00%	4	(	0 0	(	0 0	0	46.00%
	0 0	0	0	) (	) (	) -	0	0	0	0	(	0 0	-	0	(	0 0	(	0 0	0	-
	4 0	0	0	) (	0 0	46.00%	4	0	0	0	(	0 0	46.00%	4	(	0 0	(	0 0	0	46.00%
	0 0	0	0	) (	0 0	) 84.92%	0	0	0	0	(	0 0	85.91%	0	(	0 0	(	0 0	0	86.55%
	0 1	0	0	) (	0 0	) 54.40%	0	1	0	0	(	0 0	51.20%	0	1	0	(	0 0	0	50.15%
	0 1	0	0	) (	0 (	51.60%	0	1	0	0	(	0 0	49.24%	0	1	0	(	0 0	0	48.48%
	0 0	0	0	) (	0 (	85.57%	0	0	0	0	(	0 0	85.70%	0	(	0 0	(	0 0	0	85.86%
	6 0	0	0	) (	) (	) 51.75%	6	0	0	0	(	00	51.75%	6	(	0 0	(	0 0	0	51.75%
										-				-					-	
	0 0	0	0	) (	) (	) -	0	0	0	0	(	0 0	-	0	(	0 0	(	0 0	0	-
	3,506 384	196	33	5	5 99	50.62%	3,265	524	296	20	2	2 135	45.75%	3,098	626	5 360	17	2	158	43.96%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
, %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	(	0 0	-	0	0	0	0	C	0 0	-	0	0	0		0 0	0	-
	0	0	0	0	(	0 0	-	0	0	0	0	C	0 0	-	0	0	0		0 0	0	-
	448	16	3	0	1	1 2	60.44%	436	26	5	0	1	L 3	61.25%	426	35	7		0 1	4	61.47%
	7,806	1,310	584	11	48	3 256	43.91%	7,555 1,056	1,496	648	6	48	3 288	44.45%	7,350	1,658	692		5 51	308	44.52%
	1,069	21	39	2	2	2 22	56.81%	1,056	30	43	1	2	2 24	56.35%	1,050	34	45		1 2	25	56.27%
	1,858	676	325	6	28	3 99	30.37%	1,702	790	368	4	28	3 111	30.06%	1,578	883	399		3 29	119	29.75%
	17,984	1,288	855	23	100	) 347	40.62%	17,687	1,178	1,262	20	69	9 455	36.03%	17,440	1,102	1,585	18	3 52	541	34.11%
	15,700	815	579	18	73	3 199	34.41%	15,374	805	914	13	51	L 280	30.61%	15,122	798	1,173	12	2 40	342	29.16%
	0	0	0	0	(	0 0	46.00%	0	0	0	0	C	0 0	46.00%	0	0	0		0 0	0	46.00%
	15,700	815	579	18	73	3 199	34.41%	15,374	805	914	13	51	L 280	30.61%	15,122	798	1,173	12	2 40	342	29.16%
	421	62	25	1	2	2 13	52.35%	402	71	35	1	2	2 18	50.67%	396	68	45		1 1	22	49.76%
	1,863	411	251	4	25	5 135	53.70%	1,911	301	313	5	16	5 157	50.24%	1,922	236	368		5 11	176	47.98%
	572	216	117	2	14	1 75	63.86%	641	123	141	3	7	7 87	61.32%	665	79	162		3 4	97	59.87%
	1,290	195	135	2	11	L 60	44.89%	1,270	178	171	2	co	70	41.09%	1,257	157	206		2 7	80	38.67%
	0	0	0	0	(	0 0	-	0	0	0	0	C	0 0	-	0	0	0		0 0	0	-
	0	0	0	0	(	0 0	-	0	0	0	0	C	0 0	-	0	0	0		0 0	0	-
	26,238	2,614	1,442	35	149	605	41.99%	25,679	2,700	1,915	27	118	3 746	38.95%	25,215	2,795	2,284	24	104	853	37.35%

										Adverse Scenario	)									
				31/12/2021						31/12/2022							31/12/2023			
, %)	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0	0	-	0	0 0	(	0 (	0 0	) -	0	) 0	0 0	(	0	0	-
	0	0	0		0 0	0	-	0	0 0	(	0 (	0 0	) -	0	0 0	0 0	(	0	0	-
	795	11	3		1 0	1	22.58%	784	19 6	(	0 (	0 1	L 22.51%	776	5 26	i 8	(	0	2	22.50%
	3,863	120	158		9 20	78	49.37%	3,785	118 238	9	9 12	2 102	42.72%	3,716	5 127	298	8	11	122	41.08%
	58	36	21		1 1	8	36.99%	56	30 29		1 (	0 10	) 34.96%	54	28	33	1	0	12	35.20%
	954	26	40		4 4	19	48.43%	925	24 70	(	6 4	4 33	3 47.68%	892			5	4	49	47.05%
	18,658	1,211	562	5	5 361	425	75.64%	17,856	1,747 828	53	3 566	6 584	70.56%	17,229	2,034	1,168	47	625	783	67.06%
	2,604	18	15		0 1	5	36.33%	2,594	25 19		2	2 7	7 35.71%	2,577	' 21	. 39	2	. 1	13	32.65%
	0	0	0		0 0	0	46.00%	0	0 0	(	0 (	0 0	46.00%	0	) 0	) 0	C	0	0	46.00%
	2,604	18	15		0 1	5	36.33%	2,594	25 19		2	2 7	7 35.71%			. 39	2	. 1	13	32.65%
	1,993	56	53	1	3 7	47	89.37%	1,978	48 75	12	2	7 67	7 89.03%	1,964	41	. 96	11	5	86	88.83%
	14,061	1,137	495	4.	2 353	373	75.35%	13,283	1,675 734	39	9 557	7 511	L 69.56%	12,688	3 1,972	1,033	34	619	685	66.34%
	8	1	1		0 0	0	46.26%	8	1	(	0 (	0 1	46.15%	7	' 1	. 2	C	0	1	46.11%
	14,053	1,136	494	42	2 353	372	75.39%	13,276	1,674 733	39	9 557	7 510	69.60%	12,681	. 1,971	1,031	34	619	684	66.37%
	0	0	0		0 0	0	-	0	0 0	(	0 (	0 0	) -	0	) 0	0	(	0	0	-
	0	0	0		0 0	0	-	0	0 0		0	0 0	) -	0	) 0	0	0	0	0	-
	23,316	1,342	723	6	5 381	504	69.69%	22,425	1,884 1,072	63	3 578	8 687	64.12%	21,721	2,187	1,473	55	636	907	61.58%









	37	38	39	40	41	42	43	44	45 46	47	48	49	50	51	52 53	54	55	56	57
										Adverse Scenario									
				31/12/2021						31/12/2022			-			31/12/2023			
mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	0	0	0	0		0 0	-	0	0	0 (	) 0	0	-	0	0	0	0 0	(	) -
	34	0	0	0		0 0	40.00%	34	0	0 (	) 0	0	40.00%	34	0	0	0 0	(	40.000
	88	0	0	0		0 0	31.30%	88	0	1 (	) 0	0	34.19%	88	0	1	0 0	(	36.379
	1,088	4	6	1		0 2	42.71%	1,080	7	10 (	) 0	3	33.58%	1,076	10	12	0 0	2	31.63
	0	0	0	0		0 0	-	0	0	0 (	) 0	0	-	0	0	0	0 0	(	) –
	0	0	2	0		0 2	99.98%	0	0	2 (	) 0	2	99.96%	0	0	2	0 0	2	99.95
	16	3	1	0		0 0	40.65%	15	5	1 (	) 0	0	42.24%	14	6	1	0 1	(	42.939
	15	3	1	0		0 0	38.31%	14	5	1 (	) 0	0	40.45%	12	6	1	0 1	(	41.419
	0	0	0	0		0 0	-	0	0	0 (	) 0	0	-	0	0	0	0 0	(	) -
	15	3	1	0		0 0	38.31%	14	5	1 (	) 0	0	40.45%	12	6	1	0 1		41.419
	0	0	0	0		0 0	46.00%	0	0	0 (	) 0	0	46.00%	0	0	0	0 0	(	46.009
	1	0	0	0		0 0	56.45%	1	0	0 (	) 0	0	52.62%	1	0	0	0 0	(	) 51.31° 9 46.00°
	1	0	0	0		0 0	46.00%	1	0	0 (	) 0	0	46.00%	1	0	0	0 0	(	46.009
	0	0	0	0		0 0	92.95%	0	0	0 (	) 0	0	92.74%	0	0	0	0 0	(	92.509
	0	0	0	0		0 0	-	0	0	0 (	) 0	0	-	0	0	0	0 0	(	) –
	0	0	0	0		0 0	-	0	0	0 (	) 0	0	-	0	0	0	0 0	(	-
	1,226	7	7	1		0 3	42.11%	1,217	12  1	12 1	.  <b>1</b>	4	34.33%	1,210	15	14	L  1	5	32.88%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
min EUR,%)	Stage 1 exposure Stage	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	(	0 (	) -	0	0	(	0	0	) (	) -	0	0	0	(	0	C	) -
	11	0	0	0	(	0 (	40.00%	. 11	0	0	0	0	) (	40.00%	11	0	0	(	0	0	40.00%
	1,875	3	2	1	(	0 (	) 22.11%	1,873	4	5	0	0	) 1	22.09%	1,871		6	(	0	1	. 22.10%
	11,293	1,877	384	15	94	4 195	5 50.73%	10,635			10	100	306	<b>47.72%</b>	10,058	2,540	955	9	97	454	47.56%
	1,541	531	27	0		9 1	l 1.97%	1,314		53	0	14	1	2.27%	1,138		85	(	16	2	2.51%
	1,667	386	85	6	43	3 66	5 77.03%	1,509	468	161	4	45	123	3 76.19%	1,364	505	270	3	43	206	<b>76.19%</b>
	81	4	2	0	(	0	l 61.54%	o 79	5	2	0	0	) 1	60.41%	77	7	2	(	0	1	. 60.13%
	48	0	0	0	(	0 (	40.35%	48	0	(	0	0	) (	40.76%	48	0	0	(	0	C	41.03%
	1	0	0	0	(	0 (	46.00%	) 1	0	(	0	0	) (	) 46.00%	1	0	0	(	0	0	46.00%
	47	0	0	0	(	0 (	40.34%	47	0	(	0	0	) (	40.75%	47	0	0	(	0	C	41.02%
	2	0	0	0	(	0 (	69.11%	2	0	(	0	0	) (	60.16%	2	0	0	(	0	C	) 56.52%
	31	4	1	0	(	0	l 68.01%	29	5	1	0	0	) 1	66.27%	27	7	1	(	0	1	. 65.81%
	2	0	1	0	(	0 (	) 55.92%	2	0	1	0	0	) (	53.10%	2	0	1	(	0	C	52.05%
	29	4	0	0	(	0 (	94.29%	27	5	(	0	0	) (	92.61%	26	7	0	(	0	C	91.87%
	0	0	0	0	(	0 (	) -	0	0	(	0	C	) (	) -	0	0	0	(	0	C	) -
	0	0	0	0	(	0 (	) -	0	0	(	0	0	) (	) -	0	0	0	(	0	C	) -
	13,260	1,884	388	16	94	4 196	50.61%	12,598	2,287	647	10	100	308	47.57%	12,017	2,551	963	9	97	457	′

											Adverse Scenario										
				31/12/2021		-					31/12/2022							31/12/2023			
(mln EUR, %)		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(	0	0 0	0 0	0 0	0	-	0	0	0	(	)	0 (	) -	0	) 0	(	)	0 0	0	-
	(	0	0 0	0 0	0 0	0	-	0	0	0	(	)	0 (	) -	0	) 0	(		0 0	0	-
	655		1 16	5 9	9 4	7	41.74%	609		37		5	5 17	7 46.90%	581		46	5	5 6	24	51.12%
	6,723	3 1,65	3 186	5 8	3 67	64	34.34%	6,379	1,940	243		5 3	3 83	34.20%	6,224	2,051	287	7	5 28	100	34.98%
	120	0	0 1	L 1	L 0	1	54.54%	119	0	2		)	2	L 54.54%	118	3 0	3	3	00	1	54.53%
	486	6 4	2 57	7 0	) 1	21	37.21%	492	33	59		)	22	2 36.85%	496		62	2	0 0	23	36.57%
	7,123	3 27.	2 302	2 51	L 74	214	70.87%	6,924	304	469	47	7	313	66.73%	6,745	5 321	631	42	2 68	410	64.94%
	142	2	6 9	9 0	) 1	2	26.58%	138	6	13		)	1 3	3 24.42%	135	5 7	16	5	0 0	4	23.49%
	(	0	0 0	0 0	0 0	0	16.21%	0	0	0		)	0 (	16.26%	0	00	(	)	0 0	0	16.30%
	142	2	6 9	9 0	0 1	2	26.93%	138	6	13		)	1 3	3 24.62%	135	5 7	16	5	0 0	4	23.63%
		3	0 0	0 0	0 0	0	84.78%	3	0	0		)	0 (	) 79.41%	3	3 0	(	)	0 0	0	74.99%
	6,977		5 293	3 51	l 73	212	72.28%	6,782	298	456	47	7 7	8 310	67.95%	6,607		615	5 42	2 67	406	66.03%
	2,356		2 147	7 33	3 33	91	62.35%	2,256	105	243	31	3	2 145	5 59.46%	2,164		338	3 28	3 25	197	58.30%
	4,621	1 16	4 146	5 18	3 40	120	82.24%	4,527	192	212	16	5 4	5 165	5 77.70%	4,443	3 211	277	7 14	42	209	75.45%
	(	0	0 0	0 0	00	0	-	0	0	0	(	)		) -	0	) 0	(	)	0 0	0	-
		0								-											
	14,501	L <b>1,97</b>	5 <b>505</b>			0	- 56.47%	0 <b>13,912</b>	0 <b>2,321</b>	0	( 50	11	<b>7 41</b> 3	55.19%	0 <b>13,551</b>	0 . <b>2,467</b>	06/		0 2 <b>102</b>	0 <b>534</b>	- 55.36%
	14,501	1,970	505	00	145	205	50.47%	13,912	2,321	/49	55	'  II	413	55.19%	13,351	2,407	904	52	. 102	554	55,50%







								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	e amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
43		Central banks	49,714	0	0	C	49,714	C	) C	) 0	0	
44		Central governments	5,725	0	251	C	4,880	0	) C	) 1	0	
45		Regional governments or local authorities	0	0	0	C	) C	0	) C	) 0	0	
46		Public sector entities	0	0	0	C	) C	0	) C	) 0	0	
47		Multilateral Development Banks	1,530	0	0	C	1,530	0 0	) C	) 0	0	
48		International Organisations	0	0	0	C	C	0 0	) C	0 0	0	
49		Institutions	1,908	0	235	C	196		) C	0 0	0	
50		Corporates	7,071	185	6,474	149	5,303	3 2,041	. 356	5 51	110	1
51		of which: SME	1,760	20		6	5 1,245			6 6	16	
52		Retail	8,894	121	6,350	34	9,245	861	. 128	8 68	158	
53	UNITED KINGDOM	of which: SME	1,017	16	598	8	3 1,127			. 7	4	
54		Secured by mortgages on immovable property	925		467	21	. 491	. 206	5 44	1 9	10	
55		of which: SME	481		266	C	357	' 136	5 5	5 8	7	
56		Items associated with particularly high risk	115	0	164	C	) 77	· 60	) 17	7 1	2	
57		Covered bonds	1,579	0	158	C	1,492	0	) C	0	0	
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	C	0 0	) C	0 0	0	
59		Collective investments undertakings (CIU)	1	0	2	C	) 1	. 0	) C	) 0	0	
60		Equity	0	0	0	C	C	0	) C	) 0	0	
61		Securitisation										
62		Other exposures	7,509	0	3,958	C	2,976	S C	) (	) 4	0	
63		Standardised Total	84,970	347	18,061	204	75,905	3,168	545	i 133	280	2

								Actual				
								31/12/202	0			
			Exposure	e values	Risk expos	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 exp
64		Central banks	10,651	0	0	) (	10,651	0	) (	0 0	) (	0
65		Central governments	13,260	3	0	) 🖉	3,795	0	)	3 (	) (	ა
66		Regional governments or local authorities	14	0	3	s (	) 14	0	) (	0 0	) (	ა
67		Public sector entities	1,272	0	177	' (	) 1,272	0	) (	0 1	L (	2
68		Multilateral Development Banks	384	0	C	) (	) 384	0	) (	0 0	) (	3
69		International Organisations	0	0	0	) (	0	0	) (	0 0	) (	3
70		Institutions	7,595		1,432		) 2,354			1 8	3 1	1
71		Corporates	11,105		9,229		5 10,603	2,558		8 56	5 95	5
72		of which: SME	2,528		1,681		,	1,050			3 11	1
73		Retail	42,880					9,104		9 1,035	5 1,966	<i>5</i>
74	UNITED STATES	of which: SME	2,706		1,483		/	376			5 55	5
75		Secured by mortgages on immovable property	20,670				,	1,904		3 131	99	£
76		of which: SME	4,876		1,549		937	430	) 47	7 12	2 19	£
77		Items associated with particularly high risk	138	0	197	' (	00	0	) (	0 0	) (	<u>ງ</u>
78		Covered bonds	0	0	0	) (	00	0	) (	0 0	) (	<u>ງ</u>
79		Claims on institutions and corporates with a ST credit assessment	1	0	0	) (	) 1	0	) (	0 0	) (	ე
80		Collective investments undertakings (CIU)	2	0	4	C	) 2	0	)	0 0	) (	<u>ງ</u>
81		Equity	0	0	0	) (	0	0	)	0 0	) (	J
82		Securitisation										
83		Other exposures	13,087		9,031		4,612			0 0	) (	<u>ງ</u>
84		Standardised Total	121,059	1,564	55,330	642	. 89,650	13,649	1,904	<b>1</b> ,232	2,162	2

ſ	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
UD 0/\	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provision Stage 3 exp
UR, %)	147,601	0	0	0	144,112	0	0	0	0	
	171,511	3	26,307	0	68,726		3	8	0	
	14,286		20,307	ד כ	14,286		7	2	•	
	1,603	7	389	1	1,603		7	2	0	
	4,672		0	0	,		, 0	0	-	
	9	0	0	0	9	0	0	0	_	
	31,396	4	5,202	4	8,283	174	6	13	_	
	57,358	1,460		950		7,312	1,630		375	
	14,438		10,994	149				68		
	143,130			1,954		17,686				
	25,332		14,089	407	28,452		1,486	455		
	85,376			3,457			4,121	308	299	
	18,354	830	6,501	564	12,679	2,297	884	80	117	
	1,379	0	1,948	0	1,009	88	172	3	2	
	1,674	0	167	0			0	0	0	
	97	0	79	0	51		0	0	•	
	1,521	0	286	0			0	0	0	
	282	0	282	0	282	0	0	0	0	
	75,307			177			189	41	0	
	737,198	12,895	254,277	6,550	577,221	31,670	13,480	3,661	4,083	

						Accuar				
						31/12/2020	0			
	Exposure	values	Risk exposu	ire amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	61,391	0	0	0	61,391	0	0	0	0	
	45,509	0	12,277	0	26,969		0	0	0	
	12,343	0	, 70	0	12,343		0	0	0	
	34	0	0	0	34		0	0	0	
	498	0	0	0	498	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	11,541	3	878	3	2,125	65	3	2	1	
	5,212	142	4,482	94	4,973	400	139	9	2	
	1,159	8	884	6	1,090	240	8	1	1	
	5,425	210	3,700	48	7,882	136	210	78	15	
	883	23	504	6	827	12	22	5	1	
	6,407	1,574	2,377	1,388	5,075	265	966	13	16	
	77	14	23	6	6	1	5	0	0	
	0	0	0	0	0	5	0	0	0	
	0	0	0	0	0	9	0	0	0	
	20	0	20		20		0	0	0	
	52	0	88	0	52	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	25,263		17,703				Ů	0	,	
	173,694	1,929	41,595	1,586	133,955	870	1,318	102	34	

Actual

10	11
ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	2.55%
5	67.89%
5 5 0	77.77%
0	0.00%
0	0.00%
1	23.37%
735	45.09%
137	38.84%
4,826	65.71%
1,010	67.98%
1,094	26.55%
271	30.68%
72	41.90%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
66	34.91%
6,804	50.48%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	68.33%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
50	36.21%
3	33.95%
162	77.06%
16	72.66%
128	13.23%
3	53.08%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
340	25.79%

tock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	36.35%
145	40.63%
15	15.58%
74	57.85%
10	47.64%
20	45.87%
0	0.95%
3	15.09%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
242	44.31%

of ns for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0 0	0.00%
0	0.00%
0	0.00%
0	0.00%
1	96.77%
4	11.24%
2	13.26%
935	58.08%
26	33.25%
11	4.40%
5	9.64%
5 0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
951	49.95%



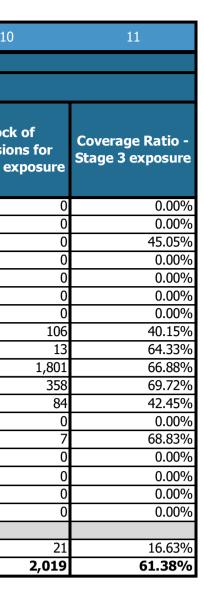


								Actual						
			31/12/2020											
	_		Exposure	values	Risk exposu	ire amounts								
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose		
106		Central banks	3,259	0	0	C	2,104		) C	C	) (			
107		Central governments	9,378		723	C	2,604		) C	C C	) (			
108		Regional governments or local authorities	14		3	C	14		) C	C	) (	j		
109		Public sector entities	59	0	56	C	59	) (	) C	C	) C	j		
110		Multilateral Development Banks	0	0	0	C	) (	) (	) C	C	) C	) 		
111		International Organisations	0	0	0	C	) (	) (	) C	C	) C	)		
112		Institutions	152	0	4	C	3	S C	) C	C	) C	Ĵ		
113		Corporates	5,756	111	4,780	58	.,		3 121	35	5 22	2		
114		of which: SME	2,948		,					17		t		
115		Retail	6,737			177						,		
116	CHILE	of which: SME	3,076	270			-,			-		5		
117		Secured by mortgages on immovable property	20,649	1,151					'	70	5.			
118		of which: SME	7,450		/ -	344				33	39	1		
119		Items associated with particularly high risk	819	0	1,225	C	809	10	) C	2	C	1		
120		Covered bonds	0	0	0	C	0	0 0	) C	0	) C	1		
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	) (	) (	) C	C	0	J		
122		Collective investments undertakings (CIU)	0	0	0	C	) (	) (	) C	C	) C	1		
123		Equity	0	0	0	C	(	0 0	) C	C	0 0	1		
124		Securitisation												
125		Other exposures	2,325	0	1,434	C	1,790		) C	8	C C	1		
126		Standardised Total	49,148	1,797	19,860	1,099	40,606	2,698	1,832	278	146	7		

			Actual											
			31/12/2020											
			Exposure	values	Risk exposu	ire amounts								
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex		
127		Central banks	3	0	0	(	3	C	(	0 0	C	5		
128		Central governments	14,165	0	11	(	8,534	0	(	0 0	C	<u>ر</u>		
129		Regional governments or local authorities	61	3	12	(	61	C		3 1	C	<u>ــــــــــــــــــــــــــــــــــــ</u>		
130		Public sector entities	52	0	38	(	52	C	(	0 0	C	2		
131		Multilateral Development Banks	98	0	0	(	98	0	(	0 0	C	<u>ר</u>		
132		International Organisations	0	0	0	(	0	C	(	0 0	C	J		
133		Institutions	190	0	59	(	111		(	0 0	C	<u>ر</u>		
134		Corporates	1,299	221			550			2 5	2	2		
135		of which: SME	187	78	142		131				1	L		
136		Retail	1,086	141			' 800				14	+		
137	PORTUGAL	of which: SME	595	99			351	199			12	2		
138		Secured by mortgages on immovable property	3,699	236			,				22	2		
139		of which: SME	794	101			. 391	338			14	+		
140		Items associated with particularly high risk	147	0	141	(	18	1	123	3 0	C	)		
141		Covered bonds	0	0	0	(	00	0	(	0 0	C	<u>ן</u>		
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	00	0	(	0 0	C	<u>ر</u>		
143		Collective investments undertakings (CIU)	157	0	182	(	157	0	(	0 0	C	<u>ر</u>		
144		Equity	0	0	0	(	00	0	(	0 0	C	)		
145		Securitisation	. =	-						-				
146		Other exposures	1,760	0	1,266		1,075		(	5	0	기		
147		Standardised Total	22,716	601	4,934	282	14,172	890	842	2 29	38	٤		

								Actual						
			31/12/2020											
			Exposure	values	Risk exposu	ure amounts								
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposur				
		(mln EUR, %)												
148		Central banks	5,602	0	0	(	5,602	0	)	0 0	0			
149		Central governments	1,601	0	48	(	835	0	)	0 0	0			
150		Regional governments or local authorities	1,460	0	2	(	1,460	0	)	0 0	0			
151		Public sector entities	12	0	0	0	12	0		0 0	0			
152		Multilateral Development Banks	102	0	0	(	102	0	)	0 0	0			
153		International Organisations	0	0	0	(	0	0	)	0 0	0			
154		Institutions	402	0	97		) 232	0		0 0	0			
155		Corporates	4,904	38	4,748		6,074	130	) 4	5 18	3			
156		of which: SME	698	8	554		5 577	46		7 8	1			
157		Retail	8,196	82	5,717		9,188	79	9 70	5 37	3			
158	GERMANY	of which: SME	2,230	13	1,271	5	5 2,670	19	) 14	4 5	0			
159		Secured by mortgages on immovable property	305	21	119	21	. 313	13	3 43	1 0	0			
160		of which: SME	5	0	2	(	0 0	C	)	0 0	0			
161		Items associated with particularly high risk	15	0	23	(	) 0	C	)	0 0	0			
162		Covered bonds	0	0	0	(	0 0	0	)	0 0	0			
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0 0	0	) (	0 0	0			
164		Collective investments undertakings (CIU)	0	0	0	0	) 0	C		0	0			
165		Equity	0	0	0	0	) 0	C	)	0	0			
166		Securitisation												
167		Other exposures	2,316	0	2,134	(	) 474	0		0 1	0			
168		Standardised Total	24,916	141			. 24,292	222	2 163	3 56	6			

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock o provision Stage 3 exp
. ,	9,209	0	0	0	9,209	0	0	0	0	
	26,099		8,947	0	4,452			0	0	
	181	0	. 98	0	181	0	0	0	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	0	0	0	
	4,305		1,120	0	309		0	0	0	
	5,642		,	162	11,949		265	51		
	1,654		•	7	2,121	297	20	5	13	
	29,234		19,876	674	46,185		2,692	850		
	5,312		,	108				190		
	8,851	197	3,204	108			197	12		
	1,312	0	469	0	1,425			6		
	117	0	164	0	97			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0		_	0	0	
	1	0	1	0	0		0	0	0	
	0	0	0	0	0	0	0	0	0	
								-	-	
	12,856			104			124	6	0	
	96,494	3,018	42,870	1,048	90,041	4,495	3,289	919	753	



tock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
57	47.09%
21	34.36%
361	65.52%
187	71.30%
290	24.99%
139	28.64%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
708	38.62%

of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
3	99.99%
0	0.00%
0	0.00%
0	0.00%
0	54.56%
150	61.79%
49	52.14%
104	61.43%
75	60.08%
115	37.82%
58	38.55%
55	44.85%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
427	50.75%

ock of sions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
15	32.50%
4	50.98%
55	72.30%
8	59.86%
0	0.51%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
70	43.01%





			Actual											
								31/12/202	20					
			Exposure	values	Risk exposu	ire amounts								
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisio Stage 3 ex		
		(mln EUR, %)												
190		Central banks	1,892	0	0		1,540		0 0	) (	) (	0		
191		Central governments	21,889	0	2,038		3,561		0 0	) (	) (	0		
192		Regional governments or local authorities	0	0	0	(	) (		0 0	) (	) (	0		
193		Public sector entities	0	0	0	(	) (		0 0	) (	) (	0		
194		Multilateral Development Banks	0	0	0	(	) (		0 0	) (	) (	0		
195		International Organisations	0	0	0	(	) (		0 0	) (	) (	0		
196		Institutions	1,896	0	192		) 384		6 1	. 2	2	0		
197		Corporates	3,123	48	653		7 996			5 18	3 29	9		
198		of which: SME	206	8	128		3 206			7	5	7		
199		Retail	5,963	252			6,683			196	5 269	9		
200	MEXICO	of which: SME	1,488	68			,			. 32		9		
201	,	Secured by mortgages on immovable property	6,709	332			L 6,005	5 49.	5 376	5 30	) 32	2		
202		of which: SME	822	90	280	70	721	. 10	8 96	5 10	) ()	3		
203		Items associated with particularly high risk	0	C	0	(	) (		0 0	) (	) (	D		
204		Covered bonds	0	C	0	(	) (		0 0	) (	) (	D		
205		Claims on institutions and corporates with a ST credit assessment	49	0	33	(	) 49		0 0	) (	) (	D		
206		Collective investments undertakings (CIU)	1,308	0	9	(	) (	)	0 0	) (	) (	0		
207		Equity	0	0	0	(	) (	)	0 0	) (	) (	D		
208		Securitisation												
209		Other exposures	4,043	0	1,704	(	2,055	5	0 0	) (		0		
210		Standardised Total	46,872	632					3 717	' 247	330	D		

			Actual											
			31/12/2020											
			Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock o		
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provision		
211		Central banks	521	0	0	(	) 521		0 0	0 0	) (	3		
212		Central governments	3,592	0	9	(	) 3,423	(	D C	0 0	) (	J		
213		Regional governments or local authorities	57	4	11	2	2 57	(	) 4	1 C	) (	<u>ງ</u>		
214		Public sector entities	0	0	0	(	00	(	0 0	0 0	) (	<u>ງ</u>		
215		Multilateral Development Banks	0	0	0	(	0	(	0 0	0 0	) (	<u>ງ</u>		
216		International Organisations	0	0	0	(	0	(	0 0	0 0	) (	<u>ງ</u>		
217		Institutions	914	0	197	(	) 853		0 0	0 0	) (	<u>ງ</u>		
218		Corporates	647	8	380		. 656		5 8	3 2	2 0	<u>ງ</u>		
219		of which: SME	204	2	158		. 202		1 2	2 0	) (	<u>ງ</u>		
220		Retail	747	11	505		3 737		10 10	) 2	2 5	ذ		
221	FRANCE	of which: SME	346	5	211	2	340		5 5	5 1	. (	<u>ງ</u>		
222		Secured by mortgages on immovable property	3	0	1	(	) 15	2	2 1	L C	) (	<u>ງ</u>		
223		of which: SME	3	0	1	(	) 1	1	L C	0 0	) (	J		
224		Items associated with particularly high risk	0	0	0	(	0	(	0 0	0 0	) (	J		
225		Covered bonds	0	0	0	(	0	(	0 0	0 0	) (	J		
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	) 0	(	0 0	0 0	) (	J		
227		Collective investments undertakings (CIU)	0	0	0	(	) 0	(	0 0	0 0	) (	5		
228		Equity	0	0	0	(	) 0	(	0 0	0 0	) (	<u>ງ</u>		
229		Securitisation												
230		Other exposures	376	23	274	7	260	(	23	3 10	) (	<u>ງ</u>		
231		Standardised Total	6,855	46	1,377	19	6,521	19	46	i 13	5	ز ا		

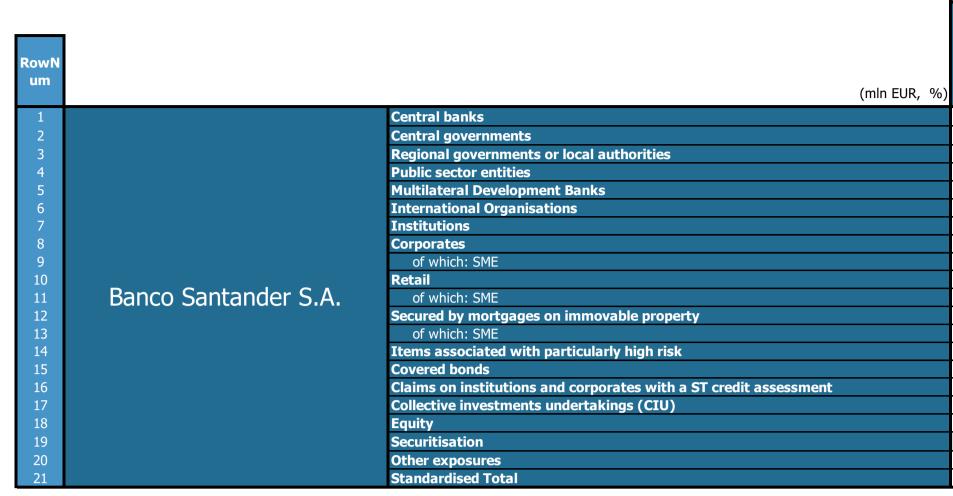
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	0			
	Exposure	values	Risk exposu	re amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose
	1,120	0	0	0	24	0	0	0	0	
	14,949	0	983	0		0	0	0	0	
	33	0	7	0		0	0	0	0	
	12	0	6	0	12	0	0	0	0	
	774	0	0	0	774	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	331	1	107	1	150		-	0	-	
	4,321	325	4,082	245	3,811	253		13	11	
	961	7	753	5	873	96		2	6	
	8,187	899	5,525	272	8,231	747				
	2,798	313	1,585	82	2,477	302				
	15,815	667	6,587	354	14,860			30		
	2,179	79	957	35	1,891	300				
	21	0	21	0		0				
	0	0	0	0	-	0	0	0		
	0	0	0	0		0	0	0	-	
	0	0	0	0	-	0	, v	0		
	221	0	221	0	221	0	0	0	0	
	. – . –	_		-		-	_			
	1,740 <b>47,525</b>	0 <b>1,892</b>	651 <b>18,189</b>	0 <b>872</b>	278 <b>31,145</b>	0 <b>1,930</b>	-	0 188	-	1,0

10	11
ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	55.90%
0	83.23%
0	0.00%
0	0.00%
0	28.99%
122	45.23%
3	39.21%
645	72.12%
233	76.23%
323	48.47%
45	56.35%
7	32.21%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	13.55%
1,098	59.22%
÷	

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
1.54%
45.11%
72.03%
77.64%
73.62%
28.80%
21.20%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
49.82%

of Is for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	47.91%
1	39.55%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
7	81.30%
1	48.95%
3	27.08%
	50.96%
0	42.84%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
16	68.89%
27	58.99%







												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(	Stage 1 exp (mln EUR, %)	osure Stage 2 exp	osure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	- e Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks		19,686	5 2	23 0	) (		0.01%	49,657	10	48	3 0	(	(	0.01%	% 49,627	1.	5 7.	3	0 0	C	J 0.01%
44	Central governments		4,878	0	2 1	. (	)	40.00%	4,875	1		5 1	(		40.00%	% 4,872		1	7	L 0	3	3 40.00%
45	Regional governments or local authorities		0	0	0 0	) (		0.00%	0	0	(	0 0	(	(	0.00%	% 0		D	)	0 0	C	J 0.00%
46	Public sector entities		0	0	0 0	) (		0.00%	0	0	(	0 0	(	(	0.00%	% 0		D	)	0 0	C	J 0.00%
47	Multilateral Development Banks		1,529	0	1 0	) (		) 24.94%	1,528	0	]	1 0	(	(	24.31%	% 1,528		1	2	0 0	C	J 24.88%
48	International Organisations		0	0	0 0	) (		0.00%	0	0	(	0 0	(	(	0.00%	% 0		0	)	0 0	C	J 0.00%
49	Institutions		196	0	0 0	) (		26.57%	196	0	(	0 0	(	(	26.01%			0	)	0 0	C	0 26.02%
50	Corporates		5,087	1,975 63	89 8	8 89	9 192	30.05%	4,893	1,905	904	4 7	74	237	26.19%	% 4,718	1,834	4 1,149	Ð	7 56	278	8 24.22%
51	of which: SME		1,135	835 19	90 1	. 40	3.	3 17.22%	1,056	819	285	5 1	35	51	. 17.82%		78	9 37	7	1 28	68	8 18.16%
52	Retail		9,062	904 26	68 20	) 52	2 13	7 51.17%	8,996	851	387	7 20	44	190	49.18%	% 8,914	82	2 49	7 2	) 34	240	0 48.17%
53 UNITED KINGD	OM of which: SME		1,035	269 3	35 2	2	5 14	40.61%	978	309	53	3 2	e	20	37.78%	/0	32	9 73	2	2 5	26	6 36.46%
54	Secured by mortgages on immovable property		435	220 8	36 C	) 13	3 28	32.23%	405	212	. 124	4 0	11	33	26.56%		19	9 16	)	) 9	37	7 23.41%
55	of which: SME		314	152 3	32 C	)	1	9.04%	292	149	57	7 0	3	2	7.34%	% 275	14	1 83	3	) 3	6	6 6.68%
56	Items associated with particularly high risk		66	56 3	32 C	) 2	2	5 15.72%	57	55	43	3 0	2		5 13.67%	% 49	5.	3 52	2	) 2	6	6 12.40%
57	Covered bonds		1,491	0	1 0	) (		8.07%	1,490	0	2	2 0	(	(	7.86%	% 1,489		1	3	0 0	C	J 8.05%
58	Claims on institutions and corporates with a ST credit assessment		0	0	0 0	) (		0.00%	0	0	(	0 0	(	(	0.00%	% 0		0	)	0 0	C	J 0.00%
59	Collective investments undertakings (CIU)		1	0	0 0	) (		8.07%	1	0	(	0 0	(	(	7.86%	% 1		0	)	0 0	C	J 8.05%
60	Equity		0	0	0 0	) (		0.00%	0	0	(	0 0	(	(	0.00%	% 0		0	)	0 0	C	J 0.00%
61	Securitisation																					
62	Other exposures		2,974	0	1 0	) (		8.07%	2,972	1		3 0	(	(	7.86%	,		1	1	0	C	0 8.05% 6 <b>29.06%</b>
63	Standardised Total	7	5,404	3,160 1,05	4 29	156	363	34.48%	75,069	3,035	1,515	5 28	130	468	30.90%	⁄o 74,746	2,927	7 1,946	5 28	3 101	566	29.06%

							Baseline Scenario	0					
				31/12/2021			31/12/2022				31/12/2023		
RowN um		1 EUR, %)	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	e Stage I exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure		re Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	10,64		2 0 0	0 0.01%	6 10,644	2 5	0 0	0 0.01% 10,64	41 3	7 0	0 0	0.01%
65	Central governments	3,79			1 40.00%	0 3,755	1 4	0 0	2 40.00% 3,79	92 1	5 0	0 2	40.00%
66	Regional governments or local authorities	1 27			0 40.00%			0 0	0 40.00%		0 0	0 0	40.00% 45.16%
6/	Public sector entities	1,27			0 45.15%	6 <u>1,2/1</u>		0 0	0 45.17% 1,27			0 1	45.16%
68	Multilateral Development Banks	38			0 40.27%	% <u>384</u>		0 0	0 40.28% 38	84 0	0 0	0 0	40.28%
69	International Organisations Institutions	2.26			0 0.00%	• •			0 0.00%				0.20% 0.00% 54.81% 36.49% 20.11% 42.43% 37.84% 20.18%
70		2,20	1 1/5		3 57.999	6 2,205 22 6 8 587 4 29	/ /	0 22	4 55.19% 2,17 6 36.48% 8.06	72 239		35 4 20 1F9	54.81%
/1	Corporates of which: SME	9,33	1 3,030 212 2 1 425 21		5 5 17 020	0 0,507 4,25			6 56.48% 6,00 9 19.05% 32	09     4,090     4.       70     1,647     4.		30 IS8	30.49%
72	Retail	28 32	1,455     51       4     8,036     8,543	1 U 15 3 857 1 510	3 760 44 019	6 454 1,50 6 24 220 6 94	9 <del>1</del> 3 8 13 727 65	0 10 4 1.254 5.88	5 42.87% 21.0 <sup>1</sup>	70 <u>1,04</u> 7 ( 56 5,803 17.0	55 U 56 567 1.0	10 13 57 7 610	20.11%
		1 01	5 <u>463</u> 312	2 32 60	116 37.06	6 27,229 0,97 6 1.608 40	403 $3$	4 66 18	5 37 50% 1 53	32 508 65	50   50   1,0	63 7,019 63 246	37 84%
74 UNITED S	Secured by mortgages on immovable property	20.83	0 2 476 621	1 32 153	107 17 220	6 1,098 49 6 20.072 3.03	4 821 3	7 00 10	18     78%     10.3	73 3 549 1 00	50 <u>22</u> 15 31 1	00 240 00 203	20 18%
75	of which: SME	76	0 564 91	1 0 25	8 8 790	6 62 67	8 115	0 28 1	0 8 43%	31 749 17		33 11	8 45%
77	Items associated with particularly high risk	//			0 40.27%	6 0			0 40.28%		0 0	0 0	<u>8.45%</u> 40.28%
78	Covered bonds				0 0.00	6 0		0 0	0 0.00%	0 0	0 0	0 0	0.00%
79	Claims on institutions and corporates with a ST credit assessment				0 40.27%	<u> </u>		0 0	0 40.28%	1 0	0 0	0 0	40.28%
80	Collective investments undertakings (CIU)				0 40.27%	6 2			0 40.28%	2 0	0 0	0 0	40.28%
81	Equity				0 0.00%	<u> </u>		0 0	0 0.00%	0 0	0 0	0 0	0.00%
82	Securitisation												0.0070
83	Other exposures	4,60	9 0 2	2 1 0	1 40.27%	6 4,608	1 3	0 0	1 40.28% 4,60	06 1	4 0	0 2	40.28%
84	Standardised Total	81,49	0 14,323 9,390	922 1,789	3,947 42.03%	6 75,810 14,50	7 14,886 710	6 1,558 6,162	,	31 14,404 19,41	9 627 1,4	21 7,989	40.28% <b>41.14%</b>

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										<b>Baseline Scenario</b>										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
144,009	14	1 89	(	0 0	) (	0.01%	143,904	29	179	0	0	0	0.01%	143,800	43	269	0	0	(	0.01%
68,657	7	7 65	24	1 0	26	40.02%	68,590		125	24	0	50	40.01%	68,523	21	184	24	0	74	4       40.01%         5       45.47%         6       71.17%         1       33.06%         0       37.86%         3       36.22%         2       36.86%         39.25%       54.58%
14,274	1	l 17	۷	1 0	) 9	9 51.80%	14,263	3	26	4	0	13	47.47%	14,252	4	36	4	0	16	5 45.47%
1,602	(	) 7	(	) 0	) 5	5 74.73%	1,601		8	0	0	6	72.74%	1,601	0	8	0	0	6	5 71.17%
4,483	(	) 2	(	0 0	) 1	32.61%	4,481	1	3	0	0	1	. 32.62%	4,479	1	4	0	0	1	33.06%
9	(	0 0	(	0 0	) (	) 37.51%	9	0	0	0	0	0	37.76%	9	0	0	0	0	0	37.86%
8,171			1	l 13	3	36.14%	8,100		18	1	25	7	36.45%	8,054	386	23	1	38	8	36.22%
55,423			101	l 310	) 1,111		53,378			96	312	1,359		51,729	11,007	4,346	91	312	1,602	36.86%
11,305			22				10,907		897	20			40.20%	10,635	3,636	1,134	19	80		39.25%
148,198			2,527		9 10,816	5 56.86%	140,508		28,493	2,303				133,766	12,251	36,705	2,145	1,966		2 54.58%
27,360			248		1		26,386			259			. 59.72%	25,470	3,025	4,664	247			
78,392			186				76,576		7,457	190	365	:		74,764	7,179		185	381		5 25.71%
12,331	-	3 1,341	37	7 136	5 382	2 28.51%	11,975	-	1,713	38	125	463	27.01%	11,638	2,148	-	38	116	541	26.09%
993		193	1	1 2	2 80	) 41.69%	978		209	0	2	83	39.85%	966	79	224	0	2	86	38.31%
1,491		) 1	(	0 0	) (	8.07%	1,490		2	0	0	0	7.86%	1,489	1	3	0	0	(	8.05%
97	,	0 0	(	0 0	) (	) 54.32%	97		0	0	0	0	54.21%	97	0	0	0	0	(	26.09%           38.31%           8.05%           53.88%           24.93%
212		0 0	(	0 0	) (	) 25.58%	212		0	0	0	0	25.43%	212	0	0	0	0	(	) 24.93%
281	(	) 1	(	0 0	) (	45.00%	281	0	1	0	0	1	45.00%	280	0	2	0	0	1	45.00%
36,439		2 202	2	1 0	) 94	46.83%	36,426		213	4	0	98	46.17%	36,414	6	223	4	0	102	45.60%
562,731	31,410	28,229	2,849	3,474	13,749	48.70%	550,894	31,236	40,240	2,623	3,005	19,285	47.93%	540,436	30,980	50,954	2,455	2,699	24,223	47.54%

										Baseline Scenario	D									
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
61,340	)	5 45	0		0 0	0.01%	61,289	12	90	(	0 0	) (	0.01%	61,238	18	135	0	0	(	0.01%
26,947	7	3 20	8		0 8	8 40.00%	26,924	5	39	8	8 0	) 16	40.00%	26,902	8	59	8	0	24	40.00%
12,332	2	L 9	4		0 4	4 40.05%	12,322	2	18	2	4 0	) 7	40.03%	12,312	4	27	4	0	11	40.02%
34	1	0 0	0		0 (	0 40.87%	34	0	0	(	0 0	) (	40.29%	34	. C	0	0	0	(	) 39.63%
498	3	0 0	0		0 (	0 40.87%	497	0	0	(	0 C	) (	40.29%	497	Ċ	0	0	0	(	) 39.63%
(		0 0	0		0 (	0.00%		0	0	(	0 C	) (	0.00%	0	C	0	0	0	(	0 0.00%
2,114	1 74	4 3	0		2 (	0 7.61%	2,106	81	4	(	0 2	2 1	l 11.73%	2,100	86	6	0	3	1	. 15.41%
4,966		5 220	7	1	8 118	8 53.46%	· · · · ·	306	256	8	8 14	142	2 55.58%	4,918		291	8	16	166	56.99% 73.70%
1,116		5 76	3		5 57	7 74.26%	,		101		4 3	3 75	5 74.04%	1,137		121	4	2	91	. 73.70%
7,783		7 317	24	2	.8 211	1 66.61%			398	23	3 28	3 249	9 62.42%	7,615	135		23	24	285	59.45%
813		4 34	3		3 21	1 60.55%		15	44		3 4	1 24	55.68%	792		÷.	3	3	28	3 52.44%
5,003	3 20	1,103	7	1	.3 161	1 14.63%	-	184	1,205		8 12	2 175	5 14.56%	4,822	171	1,314	8	11	191	14.56%
6	5	L 5	0		0 3	3 53.08%		1	5	(	0 0	) 3	3 53.07%	6	1	. 5	0	0	3	3 53.07%
(	)	5 0	0		0 (	0 4.80%		5	0	(	0 0	) (	9 4.41%	0	5	0	0	0	(	4.18%
(	0	0 0	0		0 (	0.00%		0	0	(	0 0	) (	0.00%	0	C	0 0	0	0	(	0.00%
20	)	0 0	0		0 0	0 40.87%		0	0	(	0 0	) (	40.37%	20	C	0	0	0	(	39.72% 39.72%
52	2	0 0	0		0 0	0 40.87%		0	0	(	0 0	) (	40.37%	52	. C	0	0	0	(	) 39.72%
(		0 0	0		0 (	0.00%	0	0	0	(	0 0	) (	0.00%	0	C	0 0	0	0	(	0.00%
12,590		4	0			1 14.82%		1	7	(	0 0	)	14.41%	12,582		. 10	0	0	2	14.31%
133,678	3 742	2 1,723	50	62	2 503	3 29.20%	133,396	729	2,018	52	2 57	591	. 29.28%	133,092	730	2,321	51	53	679	29.25%











	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
Stag	e 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	9,197	1	10	)	0 (	0 (	0.01%	9,186	2	21	1 0	0	) (	0.01%		3	31	0	0 0	C	0.01% 40.00%
	4,446	0	5	5	2 (	0 2	40.00%	4,441	1	10	) 2	0	)	40.00%	4,436	1	15	2	2 0	6	40.00%
	181	0	0		0	0 (	40.00%	181	0	C	0 0	0	) (	40.00%	181	0	1	0	) 0	C	40.00%
	0	0	0		0	0 (	100.00%	0	0	C	0 0	0	) (	100.00%	0	0	0	0	) 0	C	100.00%
	0	0	0		0 (	0 (	0.00%	0	0	C	0 0	0	) (	0.00%	0	0	0	0	0 0	0	0.00%
	0	0	0		0 (	0 (	0.00%	0	0	0	0 0	0	) (	0.00%	0	0	0	0	00	0	0.00%
	309	0	0		0 (	0 (	43.88%	309		0	0 0	0	) (	42.93%	309		0	0	00	C	42.46%
	11,816	776	350	)	3 10	6 164	47.03%	11,678	841	422	2 4	21	. 194	45.87%	11,542 2,066	899		4	27	226	45.26%
	2,104	297	37	7	2	1 18	47.03%	2,085	295	58	3 2	1	. 24	41.36%	2,066	294		2	2 1	31	39.08%
	44,677	2,294	5,201			8 3,715	71.43%	42,862	1,781	7,529			,		40,989	1,499	9,684	1,062			72.54%
	9,825	473	1,010	) 154	4 149	9 694	68.70%	9,514		1,479	9 177	100	,		9,158	222		170	65	1,313	68.13%
_	7,947	461	427	4	4 10	0 174	40.76%	7,738	462	635	5 43	10	255	5 40.11%	7,539	459	836	42	9	334	39.88%
	1,394	46	38	1	1 4	4 25	65.05%	1,365	43	70	12	4	45	5 64.66%	1,336	40	102	11	. 4	66	64.68%
	96	10	13	5	0		84.91%	96	9	15	0	0		2 81.48%	95	8	1/	0		13	/9.2/%
_	0	0	0	)	0 (		0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0		0.00%	0	0	0	0			40.00% 100.00% 0.00% 42.46% 45.26% 39.08% 72.54% 68.13% 39.88% 64.68% 79.27% 0.00% 0.00% 0.00%
	0	0	0				0.00%	0	0	0		0		0.00%	0	0	0	0			0.00%
	0	U	0		0		0.00%	0	0	U	0	0	, (	0.00%	0	0	0	0	0	L C	0.00%
	0 479	0	107	7	2	0 4-	zie za	0.475	1	120		0			0.471	1	10/			E1	38.06%
	9,478 <b>88,149</b>	<b>3,543</b>	<b>6,133</b>	1,149	2 9 554	4,114		9,475 <b>85,965</b>	<u> </u>	8,763	<b>3 1,162</b>	447	5,944	9 37.48% 67.84%	9,471 <b>83,736</b>		134 11,218	1,112	<b>389</b>	7,655	
	00,149	3,343	0,133	· 1,14	סכ סיין דיין דיין דיין דיין דיין דיין דיין	*  4,114	07.07%	COV,CO	5,097	o,/03	,102	447	5,944	07.84%	٥ <i>3,</i> /30	2,8/1	11,218	1,112	589	/,055	00.24%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	2,103		1		0 (	) (	0.01%	2,102	0	2	0	0	0	0.01%		1	3	0	) 0	C	0.01%
	2,602	0	1		1 (	)	L 40.00%	2,600	1	3	1	0	1	40.00%	2,598	1	4	1	. 0	2	40.00%
	14	0	0		0 (	0 (	40.00%	14	0	0	0	0	0	40.00%	14	0	0	C	0 0	C	40.00%
	59	0	0		0 (	0 (	24.50%	59	0	0	0	0	0	) 24.14%	59	0	0	C	0 0	C	23.54%
	0	0	0		0 (	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	C	23.54% 0.00% 0.00%
	0	0	0		0 0	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	C	0.00%
	3	0	0		0 (		20.55%	3	0	0	0	0	0	20.24%	3	0	0	0	0	0	20.25%
	4,822	674	160		6 1 <sup>2</sup>	4 70	43.86%	4,702	764	191	5	13	80	) 41.99%	4,605 2,358 7,989	831	221	5	5 12	90	40.78%
	2,477	3/9	93		5 10	3.	3 35.92%	2,409	422	11/	5	10	42	36.03%	2,358	450	140	5	9	51	36.18%
	8,499			5	5 50	47	7 58.32%	8,229	/32	1,084 399	49	43	592	2 54.60%	7,989	739 570		4/	41	692	52.56%
	3,434				3 33	3 230	0 68.84% 2 21.74%	3,336	545 989	555	12	33	269	67.41%	3,251 18,802	897		11	. 31	305	66.48%
	19,290			3		/ 35/	2 21.74% 3 25.62%	19,076	<u> </u>	1,977	34	39	400	20.26% 24.24%	18,802		,	33	34	445	19.16% 23.23%
	6,628	702	673	1		2 17.	25.62%	6,543 805	643	818	1/	27	198	24.24%	6,444		963	16	o 24	224	23.23%
	807	10	3				0 0.00%	005	9	5	0	0	1	0.00%	004	9	8	0		2	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.00%
	0	0	0				0.00%	0	0	U	0	0	0	0.00%	0	0	0	U	, 0	L.	0.00%
	1,789	0	1		0		27.61%	1,788	0	1	0	0	0	27.20%	1,787		2	0		1	26.52%
	<b>39,988</b>		2,605	93	3 110	901	<b>34.60%</b>	39,377	2,495	3,264	89	96	1,076	<b>32.95%</b>	<b>38,761</b>	2,478	3,898	87	87	1,235	

										<b>Baseline Scenario</b>	)								
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 e	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	3	0	0	0 0		0 0.01%	3	0	0	C	0 0	0	0.01%	3	0	0	0 0	0	0.01%
	8,519	1 14	4	5 0		6 40.00%	8,504		28	6	5 0	11	40.00%	8,489	3	43	6 0	17	40.00%
	61	0	3	0 0		3 98.16%	61	0	3	C	0 0	3	96.43%	61	0	4	0 0	3	94.81%
	51	0	0	0 0		0 20.69%	51	0	0	C	0	0	20.73%	51	0	0	0 0	0	20.24%
	98	0	0	0 0		0 19.86%	98	0	0	C	0	0	19.91%	98	0	0	0 0	0	19.41%
	0	0	0	0 0		0 0.00%	0	0	0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
	111	0	0	0 0		0 28.41%	111		0	C	0	0	27.80%	111	0	0	0 0	0	94.81% 20.24% 19.41% 0.00% 27.74% 65.23% 65.35% 54.49% 57.43% 30.14% 30.14% 36.75% 44.33% 0.00% 20.62% 19.44% 0.00%
	346 1	02 264	4	7 4	17	2 64.89%	311	119	282	5	5 6	183	64.96%	286	129	296	5 6	193	65.23%
	102	50 109	9	5 2	6	7 61.65%	81	59	121	4	1 2	77	63.69%	66	64	132	4 2	86	65.35%
	832 1	87 20	1	5 9	11	9 59.20%	825	-	229	4	1 7	130	56.49%	806		256	4 7	139	54.49%
	400 1	33 142	2	2 7	8	6 60.28%	404	110	156	2	2 5	91	58.74%	397	109	169	2 5	97	57.43%
	2,895 4	61 37	8	2 17	13	5 35.67%	2,865	438	432	2	2 14	141	32.60%	2,826	421	488	2 12	147	30.14%
	464 2	40 17	5	11	/	3 41.63%	4//	208	194	0	10	/5	38.86%	478	190	211	0 8	//	36./5%
	15	4 124	4	0 0	5	6 44.76%	13	5	125		0	56	44.58%	11	5	126	0 0	56	44.33%
	0	0	0	0 0		0 0.00%	0	0	0			0	0.00%	0	0	0	0 0	0	0.00%
	0	0	0	0 0		0 19.86%	0	0	0	0	0	0	20.92%	0	0	0	0 0	0	20.62%
	157	0	0	0 0		0 19.86%	157	0	0	0	0	0	19.90%	157	0	0	0 0	0	19.44%
	0	0	0	00		0 0.00%	0	0	0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
	1.071	2				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 67 1					-	0.0001	4.000					0.000/
	1,074 14,163 7					0 0.09% 0 49.71%	1,074		1	0		0	0.09%	1,074 <b>13,972</b>	0			0	0.09% <b>45.82%</b>
	14,163 /	54 986	5 19	30	49	u 49.71%	14,072	730	1,102	17	27	524	47.59%	13,972	717	1,215 1	ס 25	557	45.82%

											<b>Baseline Scenario</b>										
			31/	/12/2021							31/12/2022						31/12	2/2023			
Stage 1 %)		Stage 2 exposure Stage 3 expo	Si sure prov Stage	Stock of visions for a 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3	Stor 3 exposure provisi Stage 1	ck of Sto ons for provis exposure Stage 2	ck of ons for exposure	Stock of provisions for Stage 3 exposure	
	5,601	1	0	0	0	0	0.01%	5,600 835	1	. 1	0	0	(	0 0.01%	6 5,599 6 834	2	1	0	0	0	0.01% 40.00%
	835	0	0	0	0	0	40.00%			0 0	0	0	(	0 40.00%			0	0	0	0	40.00%
	1,459	0	0	0	0	0	40.00%	1,459	0 0	0	0	0	(	0 40.00%		0	0	0	0	0	40.00%
	12	0	0	0	0	0	28.92%	12	0	0	0	0	(	28.96%		2 0	0	0	0	0	28.79%
	102	0	0	0	0	0	39.50%	101	. 0	0	0	0	(	0 39.57%		0	0	0	0	0	39.32%
	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	(	0.00%		0	0	0	0	0	20.75% 39.32% 0.00% 24.90% 10.55% 24.06% 40.01%
	232	0	0	0	0	0	25.28%	232		0 0	0	0	(	0 24.89%			0	0	0	0	24.90%
	5,687	445	11/	4	5	19	16.40%	5,318 566	726	206	4	6	2	5 12.13%		5 957	296	3	6	31	10.55%
	571	48	157	0	1	4	35.52%	8,851	48	1/	0	1	10	5 28.15%			21	0	1	5	24.06%
	9,005	182	157	16	15	82	52.50% 44.53%	2,611	. 246	24/	14	- <u>19</u>	10	9 44.08%		294	330	14	21	134	40.01%
	2,636 275	42	24		4	11	44.53% 32.04%	2,611	5/	35	0	5		3 38.16% 1 38.85%			45	0	0	16	34.87%
	2/5	35	58	5	2	19	40.00%	240	41	. 81	4	Z		1 38.85% 0 40.00%			104	4	2	44	42.76%
	0	0	0	0	0	0	40.00%	0		0	0	0		0 0.00%		0	0	0	0	0	40.00%
	0	0	0	0	0	0	0.00% 0.00%	0			0	0		0.00%			0	0	0	0	0.00%
	0	0	0	0	0	0	0.00%	0		0	0	0		0.00%			0	0	0	0	0.00%
	0	0	0	0	0	0	39.50%	0		0	0	0		0.009			0	0	0	0	30 34%
	0	0	0	0	0	0	0.00%	0				0		0 0.009			0	0	0	0	40.01% 34.87% 42.76% 40.00% 0.00% 0.00% 39.34% 0.00%
	0	0	0	0	0	0	0.00%	0				0		0.007		,	0	0	0	0	0.0070
	474	0	0	0	0	0	39.50%	473	0	0	0	0	(	0 39.56%	6 473	3 0	0	0	0	0	39.33%
	23,681	663	333	25	21	120		23,128	•	535	22	27	165				738	21	28	210	39.33% <b>28.49%</b>









	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
Sta	ge 1 exposure	Stage 2 exposure Stag	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	24		0	)	) (		0.01%	24	-	0	C	0	0	0.01%	24		(	) (	0 0	) (	0.01%
	2,748	3 0	3	1	(	) 1	40.00%	2,745	1	6	1	0	2	40.00%	2,742	1	8	3 1	0		0.01%           40.00%           49.78%           59.92%           31.12%           0.000%           28.42%           37.47%           2.23.21%
	33	3 0	0	(	) (	0 0	52.96%	33	0	0	0	0	0	51.15%	33	0	(	) (	0 0	) (	49.78%
	12	2 0	0	(	) (	0 0	71.80%	12	0	0	C	0	0	64.91%	12	· · ·	(	) (	0 0	) (	) 59.92%
	774	0	0	(	) (	0 0	31.22%	774	0	0	C	0	0	31.08%	774	0	1	(	0 0	) (	) 31.12%
	0	0	0	(	) (	) (	0.00%	0	0	0	0	0	0	0.00%	0	0	(	) (	0 0		0.00%
	150	0	1	(	) (	) (	28.66%	149	1	1	0	0	0	28.51%	149		1			) (	28.42%
	3,717	7 306	310	4	2 15	130	41.96%	3,651 836	332	350	2	15	138	39.43%	3,599 822	346 105		2	2 12	146	37.47%
_	852		22	-			27.23%	7,804	105	36		/	9	24.40%	822	486					23.21%
_	8,021 2,423		1,250 406	52	48	3 //6	62.07% 65.44%	2,358		1,538 504	55	43	880	57.23% 59.02%	7,573 2,283	486		53	3 32	2 980 1 326	54.03%
	2,423	897	406				43.00%	2,358 14,520		1,060	13	19	297 421	39.02% 39.75%	2,283	869			3 14 7 29	320	2 55.04%
_	1,867		129		7 7		45.90%	1,833	241	1,000	17	כ <del>ר</del> רכ	92	41.73%	1,792				7 30		37.53%
-	1,007	203	21				38.10%	1,655	241	21	/	22	8	38.10%	1,792	. 229	24:				39.34%
-	0		0				0.00%	0	0	0		0	0	0.00%	0	0					0.00%
	0		0				0.00%	0	0	0		0	0	0.00%	0	0	(				54.03%           55.04%           737.53%           39.54%           38.10%           00.00%           00.00%           00.00%           00.00%           00.00%           00.00%           00.00%
	0		0				0.00%	0	0	0		0	0	0.00%	0	0	(				0.00%
	220		1	(	) (		45.00%	220	0	1		0	0	45.00%	219	0 0				)	45,00%
	220						15100 70	220	0	1	, i i i i i i i i i i i i i i i i i i i		0	1010070	215	<b></b>					1510070
	278	3 0	0	(			34.58%	278	0	0	C	0	0	33.82%	278	0	(			) (	) 33.58%
	30,668	1,806	2,456	73	112	2 1,290		30,208	1,744	2,978	75	103	1,451		29,747		3,480	73	8 82	1,605	

										<b>Baseline Scenario</b>										
				31/12/2021						31/12/2022							31/12/2023			
%)		Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	1,538	0	2	(	0 0	0	0.01%	1,536	0 4	1 0	0	0	0.01%		0	5	0	0	0	0.01%
	3,556	0	5	1	0	2	40.00%	3,552	1 8	3 1	0	3	40.00%	3,548	1	12	1	0	5	40.00%
	0	0	0	(	0 0	C	0.00%	0	0 (	0 0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00%
	0	0	0	(	0 0	C	0.00%	0	0 (	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(	0 0	C	0.00%	0	0 (	0 0	0	0	0.00%	0	0	0	0	0	0	0.00% 0.00% 27.35%
	0	0	0	(	0 0	C	0.00%	0	0 (	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	384	5	2	(	0 0	1	33.84%	383	5 3	3 0	0	1	29.62%	383		4	0	0	1	27.35%
	997	86	100	14	1 7	61	61.00%	957	77 149	9 14	7	91	. 61.46%	917		193	13	6	120	61.89%
	192	33	21	1	L 3	15	70.07%	179	33 34	1 1	3	24	69.99%	168		46	1	3	32	70.04%
	6,177	751	891	232	2 261	741	83.15%	5,720	590 1,409	214	238	1,170	83.06%	5,300 794	641		198	220	1,559	83.00% 66.81%
	957	335	171	16	5 98	118	68.68%	870	330 264	14 14	97	178	67.41%	794	320		13	95	233	66.81%
	5,751	448	678	46	5 33	212	31.24%	5,151	109 973	3 49	29	290	29.77%	5,238 534	374	,	47	26	368	29.15%
	653	113	159	2	2 1	27	16.94%	591	116 219	2	1	33	15.15%	534	115	276	2	1	39	14.16% 0.00%
	0	0	0	(	0 0	C	0.00%	0	0 (	00	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(	0 0	C	0.00%	0	0 (	00	0	0	0.00%	0	0	0	0	0	0	0.00%
	49	0	0	(	0 0	C	66.33%	49	0 (	0 0	0	0	65.56%	49	0	0	0	0	0	65.06%
	0	0	0	(	0 0	C	0.00%	0	0 (	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(	0 0	C	0.00%	0	0 (	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	2,055	0	0	(	0 0	C	66.33%	2,054	0 1	0	0	1	. 65.57%	2,054 <b>19,023</b>	0	1	0	0	1	65.07%
	20,505	1,290	1,678	294	302	1,016	60.58%	19,746 1,1	81 2,546	278	273	1,556	61.12%	19,023	1,093	3,357	260	252	2,053	61.17%

										<b>Baseline Scenario</b>										
			31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	521	0 0	0	) 0	0	0.01%	521		) 0	0	0	0	0.01%	520	0	1	0	0	(	0.01%
	3,421	) 1	0	) 0	1	40.90%	3,420	1	. 3	0	0	1	40.48%	3,418	1	4	0	0	2	0.01% 40.33%
	57	) 4	0	) 0	1	40.00%	57	Ć C	) 4	0	0	1	40.00%	57	0	4	0	0	1	40.00%
	0	0 0	0	) 0	0	0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	C	0	(	40.00% 0.00% 0.00% 20.15% 62.46% 30.23% 37.22% 41.78% 38.40% 40.00% 0.00% 0.00% 0.00% 0.00%
	0	0 0	0	) 0	0	0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0	0 0	0	0	0	0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	853	0 0	0	) 0	0	20.45%	853		) 0	0	0	0	20.14%	853	0	0	0	0	(	20.15%
	651	9 10	0	0	7	75.85%	647		. 11	0	1	8	68.29%	644	13	13	0	1	8	62.46%
	200	3 3	0	0 0	1	41.10%	198		4 4	0	1	1	34.35%	196	4	5	0	1	2	30.23%
	732 10	) 17	1	. 1	6	36.09%	727		) 23	1	1	8	36.90%	722	10	27	1	1	1(	37.22%
	336	5 10	1	. 1	5	47.24%	331	. 5	5 14	1	1	6	43.63%	327	5	18	1	0		41.78%
	15	2 1	0	0 0	0	39.97% 40.00%	15	2	2 1	0	0	0	39.03% 40.00%	15	2	1	0	0		38.40%
	1	1 0	0	0 0	0	40.00%	1	1	. 0	0	0	0		1	1	0	0	0		40.00%
	0	0 0	0	0 0	0	0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	0	0		0.00%
	0	0 0	0	0 0	0		0	C	) 0	0	0	0	0.00%	0	0	0	0	0		0.00%
	0	0 0	0	0 0	0	0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0	0 0	0	0 0	0	0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0	0 0	0	0	0	0.00%	0	0	) 0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	260	23	0	0	16	68.78%	260		) 23	0	0	16	68.70%	260	0	23	0	0	16	68.62%
	6,509 22	2 56	2	1	32	56.86%	6,498	24	65	2	1	35	54.03%	6,487	27	73	2	1	38	51.85%







											Adverse Scenario										
				31/12/2	)21						31/12/2022							31/12/2023			
wN m	(mln EU		ge 2 exposure Stage 3 ex	Stock o kposure provision Stage 1 exp	f Stock of for provisions for osure Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure St	tage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of provisions for age 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
13	Central banks	49,666	5	43	0	0	0 0.01%	49,618	10	86	0	0	0	0.019	6 49,565	15	13!	5 0	) C	) (	0 0.01°
14	Central governments	4,876	0	4	2	0	2 40.00%	4,871	1	8	2	0	3	40.00%	6 4,866	1	. 13	3 2	2 0	)	5 40.00%
45	Regional governments or local authorities	0	0	0	0	0	0 0.00%	0	0	0	0	0	0	0.00%	6 0	0		) (	) C	) (	0 0.00%
16	Public sector entities	0	0	0	0	0	0 0.00%	0	0	0	0	0	0	0.00%	6 0	0	)	) (	) C	) (	0 0.00%
17	Multilateral Development Banks	1,528	0	2	1	0	1 48.12%	1,527	1	3	1	0	1	51.65%	6 1,525	1		ł 1	. 0	)	2 52.96%
18	International Organisations	0	0	0	0	0	0 0.00%	0	0	0	0	0	0	0.00%	6 0	0	)	) (	) C	) (	0.00°
19	Institutions	195	0	0	0	0	0 31.65%	195	0	1	0	0	0	32.45%	6 195	0	)		) C	) (	0 32.61°
50	Corporates	4,636	2,075	989	29 28	34 37	8 38.16%	4,217	1,969	1,515	19	221	544	35.93%	6 3,937	1,832	1,932	2 16	5 153	678	/8 35.11°
51	of which: SME	984	862	314	5 12	23 9	6 30.58%	839	811	510	3	103	166	32.57%	6 751	736	672	2	3 74	1 226	26 33.66%
52	Retail	8,308	1,516	409	92 22	28 27	7 67.79%	7,523	1,895	815	78	342	564	69.119	6,992	1,979	1,263	63	3 283	883	83 69.92% 85 50.86%
UNITED KINGDOM	of which: SME	949	324	67	11 2	20 3 <sup>,</sup>	4 50.43%	846	376	118	9	24	60	50.49%	6 783	389	16	7	18	8 85	35 50.86°
54	Secured by mortgages on immovable property	372	233	136	1 2	28 4	5 33.17%	321	197	223	1	21	60	27.119	6 292	165	5 284	ł 1	. 15	5 7:	71 24.89%
55	of which: SME	266	162	70	1	11	8 11.29%	222	139	137	0	8	14	10.28%	6 200	114	18!	5 0	) 6	5 18	18 10.01%
56	Items associated with particularly high risk	61	51	42	0	3	7 16.82%	50	43	61	0	2	9	14.52%	6 41	39	7.	8 0	) 1	. 10	10 13.66%
57	Covered bonds	1,489	0	3	0	0	0 15.57%	1,487	1	4	0	0	1	16.719	6 1,485	1	. (	5 0	) C	)	1 17.13º
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	6 0	0	) (	) (	) C	) (	0 0.00%
59	Collective investments undertakings (CIU)	1	0	0	0	0	0 15.57%	1	0	0	0	0	0	16.719	6 1	0	) (	) (	) C	) (	0 17.13%
50	Equity	0	0	0	0	0	0 0.00%	0	0	0	0	0	0	0.00%	6 0	0	) (	) (	) C	) (	0 0.00°
51	Securitisation																				
52	Other exposures	2,972	1	3	0	0	1 15.57%	2,969	1	6	0	0	1	16.719	6 2,966	2	2	3 0	) C	)	1 17.13°
53	Standardised Total	74,105	3,881	1,632	125 54	2 71:	1 43.55%	72,779	4,117	2,722	101	586	1,184	43.48%	o <b>71,866</b>	4,034	3,719	83	453	1,652	1 17.13% 52 44.43%

												Adverse Scenario	)									
					31/12/202	21						31/12/2022						31/1	12/2023			
RowN um		(mln EUR, S	Stage 1 exposure	e Stage 2 exposure Stage 3 exposu	Stock of ire provisions Stage 1 expo	Stock of or provisions for sure Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverag re Stage 3	je Ratio - exposure	Stage 1 exposure Stage 2 exposur	re Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of some stock of some stage 2 exposure Stage	Stock of ovisions for Je 3 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure	Stage 2 exposure Stage 3 exp	Sto posure provi Stage 1	ock of S isions for prov 1 exposure Stage	Stock of visions for 2 exposure S	Stock of provisions for stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	10,64	7 1	3	0	)	0	0.01%	10,643	2	6	0 0	0	0.01%	10,639	3	9	0	0	0	0.01%
65		Central governments	3,79	4 0	4	0	)	2	40.00%	3,793	1	5	0 0	2	40.00%	3,791	1	6	0	0	2	40.00%
66		Regional governments or local authorities	1	4 0	0	0	)	0	40.00%	14	0	0	0 0	0	40.00%	14	0	0	0	0	0	40.00%
67		Public sector entities	1,27	1 0	1	0	)	0	43.15%	1,270	0	2	0 0	1	43.53%	1,270	0	2	0	0	1	43.90%
68		Multilateral Development Banks	38	4 0	0	0	)	0	38.48%	384	0	0	0 0	0	38.88%	384	0	0	0	0	0	39.32%
69		International Organisations		0 0	0	0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	2,26	0 172	6	0 1	0	3	50.73%	2,204 2	27	7	0 45	4	52.00%	2,171	260	8	0	58	4	52.91% 28.17%
71		Corporates	8,43	6 4,350 ·	413	55 15	9	99	23.90%	7,407 5,0	76 7	16 30	6 159	190	26.47%	6,827	5,465	906	32	161	255	28.17%
72		of which: SME	37	0 1,678	40	1 2	)	6	15.66%	194 1,7	69 1	25	0 19	24	19.17%	121	1,794	173	0	21	35	20.00%
73		Retail	25,97	6 7,245 11,	684	1,006 1,70	3 4,97	76	42.59%	21,282 5,7	57 17,8	65 75 <sup>4</sup>	4 1,389	7,517	42.08%	18,004	4,541	22,359	612	1,131	9,636	43.10%
74	UNITED STATES	of which: SME	1,77	4 470	446	38 8	3 16	65	36.99%	1,539 4	64 6	87 2	7 72	258	37.52%	1,363	451	875	23	63	333	38.04%
75		Secured by mortgages on immovable property	18,68	2 3,475 1,	770	316 46	5 47	72	26.64%	16,514 4,2	.14 3,1	99 209	9 503	852	26.63%	15,220	4,620	4,086	165	453	1,115	27.29%
76		of which: SME	53	8 747	129	1 6	3	10	7.61%	28193	27 2	07	0 77	13	6.12%	196	964	254	0	73	16	6.25%
77		Items associated with particularly high risk		0 0	0	0	)	0	38.48%	0	0	0	0 0	0	38.88%	0	0	0	0	0	0	39.32% 0.00%
78		Covered bonds		0 0	0	0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment		1 0	0	0	)	0	38.48%	1	0	0	0 0	0	38.88%	1	0	0	0	0	0	39.32% 39.15%
80		Collective investments undertakings (CIU)		2 0	0	0	)	0	38.48%	2	0	0	0 0	0	38.82%	2	0	0	0	0	0	39.15%
81		Equity		0 0	0	0	)	0	0.00%	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																				
83		Other exposures	4,60	-	3	1	)	1	38.48%	4,605	1	5	1 0	2	38.82%	4,603		7	1	0	3	39.15% <b>40.23%</b>
84		Standardised Total	76,07	5 15,245 13,8	83 1	,379 2,343	5,55	53	40.00%	68,120 15,27	79 21,80	1,001	1 2,096	8,567	39.29%	62,927	14,893	27,384	810	1,803	11,016	40.23%

33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
143,889	14	209	(	0 0		0 0.01%	143,650	29	433	0	0	0	0.01%	143,385	43	684	0	0	0	0.01%
68,582	7	' 140	59	9 0	5	6 40.01%	68,428		287	65	0	115	40.00%	68,259	21	449	58	0	179	40.00%
14,265	1	26	ç	) 0	1	47.44%	14,241		49	9	0	21	44.05%	14,216	4	72	8	0	31	42.73%
1,601	C	8	(	) 0		6 73.21%	1,601		8	0	0	6	70.56%	1,600	1	9	0	0	6	68.85% 53.42%
4,482	1	. 3	1	0		1 50.14%	4,479	1	5	1	0	2	52.65%	4,477	2	7	1	0	4	53.42%
9	C	0	(	0 0		0 54.86%	9	0	0	0	0	0	55.66%	9	0	0	0	0	0	55.59%
8,158	287			3 14		7 36.20%	8,071			2	50		36.72%	8,008	419	36	2	64	14	37.18%
52,973	10,710		227				49,755		5,032	170			43.92%	47,495	13,254		146	679	2,703	42.68%
10,750							10,195			33	225			9,831	3,886	1,688	29	204		48.39%
143,228	16,502					)7 58.75%	132,201	15,594	34,926	3,065	4,392	20,349	58.26%	122,301	15,211	45,209	2,636	4,706	26,823	59.33%
26,627	3,576	2,957	353				24,938	3,936	4,286	354			67.23%	23,416	3,966	5,779	309		3,916	67.76%
75,487	8,047			999	2,41		71,852			453		,	31.81%	69,077	8,778	13,014	386	894	4,118	31.64% 30.25% 40.56%
11,832	2,554		61	319	49		11,251	2,575	2,035	59	305	631	31.03%	10,835	2,513	2,512	54	279	760	30.25%
986	80	203	1	3	9	92 45.45%	969	69	231	1	2	98	42.26%	955	64	250	1	2	101	40.56%
1,489	C	3	(	0 0		0 15.57%	1,487 97	1	4	0	0	1	16.71%	1,485	1	6	0	0	1	17.13%
97	C	0	(	0		0 66.04%			0	0	0	0	65.54%	96	0	0	0	0	0	65.41%
212	C	0	(	0 0		0 32.19%	212		0	0	0	0	32.35%	212	0	0	0	0	0	32.07% 51.75%
277	C	4	1	0		2 51.75%	276	0	6	1	0	3	51.75%	274	0	8	1	0	4	51.75%
36,432		208	6	5 0	10	00 48.22%	36,412	6	225	5	0	106	47.21%	36,395	9	239	5	0	112	46.58%
552,167	35,653	34,549	4,255	5,865	17,78	6 51.48%	533,740	36,906	51,724	3,772	6,142	26,258	50.77%	518,246	37,806	66,318	3,245	6,345	34,096	51.41%

									Adverse Scenario										
			31/12/2021						31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provisio Stage 2 exposure Stage 3 ex	of ns for cposure Coverage Ratio Stage 3 exposure	e Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
61,297	6	87	0	0	0 0.01%	61,191	12	187	0	0	C	0.01%	61,081	18	292	0	0	0	0.01%
26,928		38	18	0	15 40.00%	-		82	18	0	33	40.00%		8	128	17	0	51	40.00%
12,324	1	18	8	0	7 40.03%	6 12,302	2	38	8	0	15	40.01%	12,280	4	59	8	0	23	40.01%
34	0	0	0	0	0 55.38%		0	0	0	0	C	) 54.49%		C	0	0	0	0	53.25%
498	0	0	0	0	0 55.38%	6 497	0	0	0	0	C	) 54.49%	b 497	C	0	0	0	0	53.25% 53.25% 0.00%
0	0	0	0	0	0 0.00%		0	0	0	0	C	0.00%		C	0	0	0	0	0.00%
2,109	78	5	2	4	1 17.27%	6 2,095	86	12	1	4	3	3 26.92%	2,087 2,087	90	15	1	4	4	28.57% 67.31%
4,910	329	272	33	31	178 65.60%		307	367	17	25	245	66.72%	4,789	309	414	15	24	279	67.31%
1,103	133	102	6	8	87 85.30%	6 1,104	91	143	6	5	121	. 84.70%	1,099	71	168	6	4	141	84.01%
7,681	189	358	52	73	284 79.30%	6 7,513	221	494	45	76	377	7 76.28%	,		617	40	73	460	74.67%
798		44	8	10	31 71.48%			63	7	13	43	68.12%	o 744		81	6	18	54	66.44%
4,954	231	1,121	13	25	201 17.89%		190	1,270	12	20	230	18.10%	4,741	172	1,393	11	16	254	18.21%
6	1	5	0	0	3 54.03%		1	5	0	0	3	3 54.02%		1	5	0	0	3	54.02%
0	5	0	0	0	0 5.91%		5	0	0	0	C	5.31%		5	0	0	0	0	4.98%
0	0	0	0	0	0 0.00%		0	0	0	0	C	0.00%		C	0	0	0	0	0.00%
20	0	0	0	0	0 55.38%		0	0	0	0	C	) 54.49%		C	0	0	0	0	53.48% 53.48%
52	0	0	0	0	0 55.38%		0	0	0	0	C	) 54.49%		C	0	0	0	0	53.48%
0	0	0	0	0	0 0.00%	6 0	0	0	0	0	C	0.00%	0	C	0	0	0	0	0.00%
12,588		6	1	0	1 20.01%			12	1	0	2	19.77%	12,576	2	17	1	0	3	19.57%
133,395	843	1,905	127	133	687 36.06%	6 132,851	830	2,462	102	125	905	36.76%	132,354	854	2,934	92	117	1,075	36.65%











33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
									ļ	Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure \$	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	je 2 exposure Stage 3	exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Si	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
9,147	1	61	(	0	0	0.01%	9,084	2	122	0	0	0	0.01%	9,009	3	197	0	0	(	0.01%
4,422	0	30	12	2 0	12	40.00%	4,392	1	59	14	0	24	40.00%	4,355	1	95	12	0	38	40.00%
180	0	1	(	) 0	0	40.00%	179	0	2	1	0	1	40.00%	178	0	4	0	0	2	40.00%
0	0	0	(	) 0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	(	100.00%
0	0	0	(	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
0	0	0	(	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
309	0	0	(	0 0	0	49.28%	309	0	0	0	0	0	47.38%	309	0	0	0	0	(	45.78%
11,757	819		6	34	201	55.03%	11,594	868	480	7	37	258	53.88%	11,442	927	572	7	41	305	53.39%
2,102	298			1	20	54.16%	2,077	298	63	3	2	30	48.04%	2,053	298	87	3	2	4(	46.12%
44,342 9,726	2,382 491	5,448	1,325		./200	76.47%	41,635	2,407	8,130	1,376	1,204		77.28%	37,987	3,166	11,019	1,211			8 78.03%
9,726			208	8 210	846	77.52%	8,952	693	1,663	232	347	1,285	77.26%	8,145	675	2,489	201	384		/8.44%
7,922	481	431	64	14	206	47.81% 77.84%	7,681 1,350	480	6/3	61	15	325	48.30%	7,457 1,312	479	899	56	14	438	48.6/%
1,389	50	40	10	<u> </u>	31	91.26%	1,350	45	83	19	/	05	78.04% 87.25%	1,312	41	125	1/	6	98	3 /8.33% 2 94.950/
96	10	13			12	0.00%	95	9	10	0	0	14	0.00%	95	/	17	0	0	15	04.05%
0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.01%         40.00%         40.00%         100.00%         0.00%         0.00%         0.00%         0.00%         45.78%         53.39%         46.12%         78.03%         78.44%         48.67%         78.33%         84.85%         0.00%         0.00%         0.00%         0.00%         0.00%
0	0	0	ſ			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
0	0	0	(			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		
0		0				0.0070		0	U	0	0		0.0070	0	5	0		0		, 0.0070
9,478	1	127		2 0	51	39.89%	9,473	1	131	3	0	53	40.55%	9,469	2	135	3	0	56	6 41.24%
87,653	3,694	6,478	1,410	703	4,649	71.77%	84,444	3,768	9,613	1,462	1,256	6,958		80,301	4,585	12,939	1,289	1,996	9,452	

										Adverse Scena	fio									
				31/12/2021						31/12/2022							31/12/2023			
s %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure		Stage 1 exposure Stage 2 e	exposure Stage 3 exp	Stock of provisions fo Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure			age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	2,102	0	2		0	0	0 0.01%	2,100	0	4	0 (	0 0	0.01%		1	6	0	0	(	0.01%
	2,601	0	3		1	0	1 40.00%	2,598	1	5	1 (	0 2	40.00%	2,595	1	8	1	0		40.00%
	14	0	0		0	0	0 40.00%	14	0	0	0 (	0 0	40.00%	14	0	0	0	0	(	40.00%
	59	0	0		0	0	0 31.96%		0	0	0 0	0 0	30.52%	59	0	0	0	0	(	28.92%
	0	0	0		0	0	0 0.00%		0	0	0 0	0 0	0.00%		0	0	0	0	(	0.00% 0.00% 25.49% 57.41% 58.30% 59.48% 74.55% 22.29% 28.54% 32.79%
	0	0	0		0	0	0 0.00%	0	0	0	0 0		0.00%	0	0	0	0	0	(	0.00%
	3	0	0		0	0	0 24.62%	3	0	0			25.36%	3	0	0	0	0	(	25.49%
	4,671	806		10	6 6	10	7 59.54%		957	241	11 54	2 140	57.99%	4,294	1,079		10	42	16.	57.41%
	2,403 8,399	442	101		4	6/ 6	0 57.11%	2,289	510	150	8 3/	/ 8/	7 57.94%	4,294 2,202 7,731 3,133 18,378 6,210	564 862		/	30	100	58.30%
	3,380		• • •	/		53 54	2 63.90% 3 77.38%	8,049 3,247	834	1,162	/1 84	4 709	61.02% 75.65%	7,731	658		64	/8	86	59.48%
		1,255		1	/ 5		3 77.38% 3 26.17%	18,794	617	410	10 0. <b>F1</b> 07	1 315	24.01%	3,133		2,613	15	58	36	74.55%
	19,133 6,522		1,653	4	8 12 6 0	43	5 32.06%	6,370	1,130 747	2,118	51 92	2 508	24.01% 7 30.16%	18,378	1,051 721	2,613	4/	/8	584	22.29%
	0,522	/60	/01	2	0 0	0	1 34.38%	805	/4/	6	1 00	207 n 2	2 33.91%	802	/21	1,072		00		20.54%
	007	10		· · · · · · · · · · · · · · · · · · ·	1	0	0 0.00%	803	9	0			0.00%	002	9	9	1	0		0.00%
	0	0	0		0	0	0 0.00%	0	0	0	0 0		0.00%	0	0	0	0	0		0.00%
	0	0	0		0	0	0 0.00%	0	0	0	0 (		0.00%	0	0	0	0	0		0.00%
	0	0	0		0	0	0 0.00%	0	0	0	0 (		0.00%	0	0	0	0	0		0.00%
	0	0	0				0.00%			U		0	, 0.00%	0	0	0	0	0		0.00%
	1,789	0	1		0	0	0 36.02%	1,788	0	1	0 (	0 1	. 34.39%	1,787	0	2	0	0		. 32.58%
	39,578	2,869	2,690	142	2 274	4 1,084		38,667	2,932	3,538 1	34 228	3 1,362	38.50%	37,759	3,003	4,375	122	197	1,616	

										Adverse Scenario										
			31/12/2021							31/12/2022						31/	/12/2023			
S( %)	ge 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage	SI 3 exposure prov Stage	Stock of visions for 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	
	3 (	00	C	0 0		0 0.01%	3	0	0	0	0	C	0.01%	3	0	0	0	0	0	0.01%
	8,504	L 30	12	2 0	1	2 40.00%	8,473	2	60	11	0	24	40.00%	8,443	3	88	10	0	35	40.00%
	61 (	) 3	C	0 0		3 96.30%	61	0	4	0	0	3	92.99%	61	0	4	0	0	3	90.16%
	51 (	0 0	C	0 0		0 25.62%	51	0	0	0	0	C	25.67%	51	0	0	0	0	0	25.63%
	98 (	0 0	C	0 0		0 24.60%	98	0	0	0	0	C	24.65%	98	0	0	0	0	0	24.61% 0.00% 34.77%
	0 0	0 0	C	0 0		0 0.00%	0	0	0	0	0	C	0.00%	0	0	0	0	0	0	0.00%
	111 (	0 0	0	0 0		0 33.69%	110		0	0	0	0	34.62%	110		1	0	0	0	34.77%
	327 107	_		2 5	18	2 65.48%	288		304	7	5	201	L 66.06%	260		322	5	6	214	66.53%
	91 53	120		2	/	7 <u>64.20%</u>	67		138	5	2	93	B 67.30%	52	60	150	4	2	103	69.15%
	767 245			<u> </u>	13	8 66.34%	751 349			8	16	159	9 63.88%	737		285	/	12	1//	62.29% 64.41%
	<u> </u>				10	0 67.88% 7 38.27%	2,666			3	10	112	2 65.75% L 34.04%	2,598		655	3	/	122	. 04.41%
	416 275	150		2 43 1 22	10	0 43.00%	429	227		4	31	191	5 38.74%	431	199	248	4	24	209	31.95%
		107		23	6	3 50.39%	429	227	127	0	15	64	49.99%		195	120	0		90	40 60%
_					0	0 0.00%	0		127	0	0		0.00%	9		0	0	0	<del>ب</del> ن ۱	
						0 24.60%	0	0	0	0	0		26.77%	0	0	0	0	0	0	27 34%
	157 (					0 24.60%	157	0	0	0	0		24.64%	157	0	0	0	0	0	04.41%           31.95%           36.40%           49.69%           0.00%           27.34%           24.61%           0.00%
	0	) 0				0 0.00%	0	0	0	0	0		0.00%	13/	0	0	0	0	0	0.00%
						0.0070		0			Ū		3.0070				0	0	0	0.0070
	1,074 (	) 1		0		0 0.12%	1,074	0	1	0	0	C	0.12%	1,073	0	1	0	0	0	0.12%
	13,918 905	1,081	38	3 70	56		13,743		1,306	31	52	642		13,601	817	1,486	27	42	704	

										Adverse Scenario										
			31/12/2021							31/12/2022						31/:	12/2023			
St %)			Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure				Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage	St 3 exposure provi Stage :	tock of isions for 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	
	5,601	1	1	0 0	) (	0.01%	5,600 835	1	1	. 0	0	(	0 0.01%	5,598 834	2	2	0	0	0	0.01% 40.00%
	835	0 (	0	0 0	0 0	40.00%			0	C	0	(	0 40.00%			0	0	0	0	40.00%
	1,459	0 (	0	0 0	0 0	40.00%	1,459	0	0	0 0	0	(	0 40.00%	1,459	0	1	0	0	0	40.00% 36.85% 50.32% 0.00% 31.35% 16.76% 32.23% 50.37% 46.71% 78.25% 46.00% 0.00% 0.00% 50.36% 0.00%
	12	0 (	)	0 0	) (	37.16%	12	0	0	0	0	(	0 36.80%		0	0	0	0	0	36.85%
	102	0 0	)	0 0	0 (	50.76%	101	. 0	0	0	0	(	0 50.22%	101	0	0	0	0	0	50.32%
	0	0 0	)	0 0		0.00%	0	0 0	0	0	0	(	0.00%		0	0	0	0	0	0.00%
	232		)			30.28%	232	0	0		0	(	0 31.19%	232		0	0	0	0	31.35%
	5,351	/44 154	1 1	6 1/	30	) 19.49%	4,666 553	1,258	325	18	25	55	5 16.94%	4,155 546	1,562 59	532	13	26	89	16./6%
	564 8,890	55 I.	3	0 3 2 45	115	6 45.38%	8,609	58	20		4	10	7 36.21% 7 53.97%	8,362	460	26	0	4	8	32.23%
	2,610		5 4 5	-3 45		61.17% 51.40%	2,561	388	347	43	08	18/	7 53.97% 0 47.98%	2,524		523	37	/3	203	50.37%
	2,610	60 61	7	1 13		5 51.40%	186	. 99 : 72	42		25	20	5 69.56%	2,524		57	1	32	2/	40.71%
	240	0		9 2		0 46.00%	180	/3	108		3	/:	0 46.00%		0	155	0	2	120	/8.25%
	0	0				0.00%	0	0	0		0		0 40.00%		0	0	0	0	0	40.00%
	0	0				0.00%	0	0	0		0		0.00%		0	0	0	0	0	0.00%
_	0	0				0.00%	0	0	0		0		0.00%		0	0	0	0	0	0.00%
	0	0				50.76%	0	0	0		0		0 50.28%	0	0	0	0	0	0	50.36%
_	0	0				0.00%	0	0 0	0		0		0 0.00%	0	0	0	0	0	0	0.00%
	0					, 0.0070	0	0	0		0		0.00%	0		0	0	0	0	0.00 /0
	474	0	0	0 0	) (	50.76%	473	0	0		0	(	0 50.27%	473	1	1	0	0	0	50.34%
	23,195	1,071 411	L 6	9 64	180		22,172	•	783	69	96	318		21,376	2,090	1,211	56	101	473	39.04%









33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
24	0	0		0 (		0.01%	24	0	0	0	0	0	0.01%	24	0	)	0 ()	0 0	(	0.01% 5 40.00% 0 47.74%
2,746	0	4		2 (	0	2 40.00%	2,741	1	9	2	0	4	40.00%	2,736	1	14	4	2 0	6	5 40.00%
33	0	0		0 (	)	51.97%	33	0	0	0	0	0	49.36%	33	0	)	0	0 0	(	) 47.74%
12	0	0		0 (	)	75.06%	12	0	0	0	0	0	70.13%	12	0	(	0 (	0 0	(	66.89%
774	0	0		0 (	)	) 49.47%	774	0	1	0	0	0	49.78%	773	0		1 (	0 0	(	0         66.89%           0         49.88%           0         0.00%           0         31.51%           0         49.72%
0	0	0		0 (	0	0.00%	0	0	0	0	0	0	0.00%	0	0	)	0 (	0 0	(	0.00%
148	2	1		0 (	0	32.11%	147	3	1	0	0	0	31.70%	145	4		1 (	0 0	(	31.51%
3,526	483	325		4 8:	1 17	5 54.08%	3,413	538	383	3	82	196	51.17%	3,326 805	586		2	3 64	210	) 49.72%
826	125	26		1 27	7 1	1 41.46%	815	115	46	1	24	18	39.34%	805	112		0	1 18	23	3 38.80% 369.51%
7,803	774	1,296	10	9 16:	1 98	0 75.64%	7,391	757	1,725	103	146	1,237	71.72%	7,007	726			9 108	1,488	69.51%
2,394	276	415	2	2 79	31	9 76.84%	2,320	246	519	22	67	373	72.00%	2,250	220	61		) <u>46</u>	425	69.13%
14,455	1,109	894	2	9 162	2 48	7 54.50%	14,210	1,108	1,141	29	142	580	50.86%	13,970	1,085		3 2.	/ 108	6/8	8 48.34%
1,814	308	149	1	8/	/ 8	B 59.06%	1,787	265	218	10	/3	120	55.18%	1,754	242	274	4 10	49	148	53.96%
0	0	21				0 45.37%	0	0	21	0	0	10	45.37%	0	0	Ζ.				45.37%
0	0	0				0.00% 0.00%	0	0	0	0	0	0	0.00%	0	0					3         53.96%           45.37%         0           0         0.00%           0         0.00%           0         0.00%           3         51.75%
0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0					
0	0	0				1 0.00%	0	0	0	0	0		51.75%	0	0					
218	U	3				51./5%	217	U	4	1	0	2	51./5%	216	0			0		51./5%
סדר	0	0				49.96%	070	0	0	0	0	0	51.35%	278	0					51.87%
30,016	<b>2,369</b>	<b>2,545</b>	14	<b>5 40</b> 4	1,65		<b>27</b> 8 <b>29,239</b>	2,407	3,284	138	369	2,029		278	 2,403	4,008	<b>12</b> 1	280	2,395	

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)		Stage 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	1,535	0	4		0 0	(	0.01%	1,531	0	8	0	0	0	0.01%		۲ <u></u>	12	0	0	C	0.01%
	3,551	0	10	2	4 0	4	40.00%	3,541	1	19	4	0	8	40.00%		2 1	. 28	3	0	11	40.00%
	0	0	0	(	0 0	(	40.00% 0.00% 0.00%	0	0	0	0	0	0	0.00%		0 0	0	0	0	0	0.00%
	0	0	0	(	0 0	(	0.00%	0	0	0	0	0	0	0.00%		0 0	0	0	0	0	0.00%
	0	0	0	(	0 0	(	0.00%	0	0	0	0	0	0	0.00%		0 0	0	0	0	0	40.00%           0.00%           0.00%           0.00%           0.00%           0.00%
	0	0	0	(	0 0	(	0.00%	0	0	0	0	0	0	0.00%		0 0	0 0	0	0	0	0.00%
	383	5	3	(	0 0	]	34.79%	382	5	4	0	0	1	30.83%			5	0	0	2	2 29.16%
	985	90	107	17	7 10	76	71.09%	944		161	16	8	115	5 71.50%			207	15	8	149	72.02%
	190	32	23	2	2 3	19	79.88%	177		37	1	3	30	80.66%			_	1	. 3	40	81.13%
	6,047	751	1,021	311	L 341	901	88.27%	5,471	674	1,674	283	301	1,482		a 4,952 a 761	2 617		244	271	1,994	
	939	337	188	21	121	140	74.78%	843	330	291	18	118	218	3 75.03%	61	320	382	15	116	287	7 75.11%
	5,723	464	690	/5	//	303	43.88%	5,440	402	1,034	/5	55	43/	42.25%			-	68	43	55/	41.70%
	644	120	161		+ <u>2</u>	30	18.79%	578	116	231	3	2	41	17.74%	522	114	290	3		50	0 17.22% 0.00%
	0	0	0	(			0.00%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	0	0	0	(			0.00% 75.17%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	49	0	0	(	0		75.17% 0.00%	49	0	0	0	0	0	) 74.43%			0 0	0	0		0 74.29% 0.00%
	0	0	0	(			0.00%	0	0	0	0	0	0	0.00%			0 0	0	0		0.00%
	0	0	0	(	0	(	0.00%	0	0	0	0	0	U	0.00%			0	0	0	C	0.00%
	2,055	0	0	ſ		(	75.17%	2,054	0	1	0	0	1	74.42%	2 053		1	0		1	. 74.28%
	20,328	1,310	1,835	411	427	1,285		<b>19,412</b>	1,160	2,901	378	364	2,043			1,057	3,840	330	321	2,714	

								Adverse Scenario									
			31/12/2021					31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for pro Stage 1 exposure Stag	Stock of Stoc ovisions for provisions ge 2 exposure Stage 3 e	ock of sions for exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	521	0	0 0	0	0 0.01%	520	0 1	0	) (	) C	0.01%	520	0	1 0	) 0	C	0.01%
	3,421	0	2 1	0	1 40.63%	3,418	1 4	1	L (	) 2	40.32%	3,416	1	6 1	. 0	2	40.21%
	57	0	4 0	0	1 40.00%	57	0 4	(	) (	) 1	40.00%	57	0	4 C	) 0	1	40.00%
	0	0	0 0	0	0 0.00%	0	0 0		) (	0 0	0.00%	0	0	0 0	0 0	0	0.00%
	0	0	0 0	0	0 0.00%	0	0 0		) (	0 0	0.00%	0	0	0 0	0 0	0	0.00%
	0	0	0 0	0	0 0.00%	0	0 0	0	) (	0 0	0.00%	0	0	0 0	0 0	0	0.00%
	853	0	0 0	0	0 24.50%	853	0 0	0	) (	) <u> </u>	25.24%	852	0	0 0	0 0	C	25.37%
	650	10	10 1	1	8 80.70%	644		1	2	2 9	72.37%	639	17 1	4 0	2	10	65.91%
	199		3 0	1	2 51.89%	196		(	) 2	2 2	2 43.95%	194	5	6 0	2	2	39.41%
_	730		18 3	3	9 49.14%	723			3	2 13	B 52.56%	716	11 3	1 2	1	1/	54.31%
	334	/	10 2	2	6 63.30%	328	/ 16	2	2	10	0 61.20%	323	7 2	2 2	1	13	60.28%
	14	3		0	0 44.97% 0 46.00%	14					) 43.97%	14	3		0		43.31%
_	1	1	0 0	0	0 46.00%	1					) 46.00% ) 0.00%	1	1		0	0	46.00%
_	0	0		0	0 0.00%	0					0.00%	0	0		0		0.00%
_	0	0	0 0	0	0 0.00%	0					0.00%	0	0		0		0.00%
	0			U	0 0.00%	0					0.00%		0				40.00%           0.00%
	0	0		0	0 0.00%	0					0.00%	0	0				
	0	0	0	0	0.00%	0					, 0.00%	0			, 0		, 0.0078
	260	0	23 0	0	16 68.81%	259	0 23	(	) (	16	68.75%	259	0 2	4 0	) 0	16	68.71%
	6,504	25	58 4	4	35 61.37%	6,488	30 69	4	4	41	59.60%	6,473	33 8	1 4	3	47	′

EBA EUROPEAN BANKING AUTHORITY							2021 El	J-wide S		<b>est: Cre</b> o Santander			9-19 IRE	3		
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
ow um		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1	Central banks	<u> </u>														
2	Central governments															
3	Institutions															
4	Corporates		3,195	1,623	1,986	1,425	3,521	1,945	1,509	754	575	5 260	16	5 37	105	5 18.2
5	Corporates - Of Which: Specialised Lending															
6	Corporates - Of Which: SME															
7	Retail		57,296	0	13,730	0	48,155	37,282	8,143	5,799	1,584	4 889	33	3 210	245	5 15.4
8	Retail - Secured on real estate property															
<sup>9</sup> Banco Santander S.A.	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME		53,405	0	11,472	0	45,130	34,626	7,365	5,298	1,395	o 770	11	. 131	157	7 11.2
11	Retail - Qualifying Revolving															
12	Retail - Other Retail															
13	Retail - Other Retail - Of Which: SME															
14	Retail - Other Retail - Of Which: non-SME															
15 16	Equity Securitisation															
10	Securitisation Other non-credit obligation assets															
17	IRB TOTAL		60,490	1,920	15,716	1,425	51,676	39,227	9,652	6,553	2,159	1,149	48	247	350	16.2
			υυ <sub>1</sub> τ30	1,920	13,710	±/725	51,070	59,221	9 <sub>1</sub> 032	. 0,333	2/109	·  1,143		247		<u> </u>

								31/12	2/2020						
		Exposure	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19	Central banks														
20	Central governments														
21	Institutions														
22	Corporates	126	0	71	(	0 85	1	38	8 8	Q	9 4	1 (	) 1	-	2 19.57%
23	Corporates - Of Which: Specialised Lending														
24	Corporates - Of Which: SME														
25	Retail	9,291	0	3,516	(	0 7,147	2,074	1,518	3 463	629	9 204	1 16	5 80	12	8 20.34%
26	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
27 28 SPAIN	Retail - Secured on real estate property - Of Which: non-SME	7,997	0	2,681	(	0 6,243	1,152	1,198	3 144	556	5 131	L (	5 44	8	5 15.30%
29	Retail - Qualifying Revolving														
30	Retail - Other Retail														
31	Retail - Other Retail - Of Which: SME														
32	Retail - Other Retail - Of Which: non-SME														
33	Equity														
34	Securitisation														
35	Other non-credit obligation assets														
36	IRB TOTAL	9,416	0	3,587	(	7,232	2,075	1,555	6 471	639	208	16	5 82	2 13	<b>D</b> 20.33%

									Moratori	a - Actual						
									31/12	2/2020						
			Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposi
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	34	73	9 19	668	313	313	364	328	97	95	, 4	ι <u>1</u> €	, <u>1</u>	13 1
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	41,589		0 8,124	0	35,542	33,408	5,839	5,191	725	650	5	5 104	t 5	7ز
44		Retail - Secured on real estate property														
45	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	41,348		0 7,856	0	35,340	33,235	5,785	5,144	711	. 637	4	r 80	۲ 4'	ł5
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets	l l l l l l l l l l l l l l l l l l l													
54		IRB TOTAL	41,623	1,03	6 8,143	668	35,856	33,720	6,203	5,519	821	. 745	9	120	) 70	0

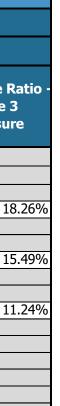
									Morator	ia - Actual						
									31/12	2/2020						
			Exposur	e values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	17		) (	0 (	91	. 29		0 0		0 0	1	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	10		)	1 (	) 10	0	(	0		0 0	0	0	0	0.23%
62		Retail - Secured on real estate property														
63	LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME														
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	10		)	1 (	) 10	0	(	0		0 0	0	0	0	0.23%
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	27			1 (	101	30	C	) 0		0 0	1	0	0	0.23%

									Morator	ria - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates	482	2 (	386	5 (	) 32	1 78	12	1 46	1	7 11	2	2 4		6
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	6	6 (	)	. (	)	6 1		0 0		0 0	C	0		0 -
80		Retail - Secured on real estate property														
81	BRAZIL	Retail - Secured on real estate property - Of Which: SME														
82	DRAZIL	Retail - Secured on real estate property - Of Which: non-SME	6	5		. (	)	6 1		0 0		0 0	C	0		0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	488	s  (	387	' (	327	7 79	12:	1 46	17	7 11	2	2  4		6

			Moratona - Actual														
										31/1	.2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mlı	In EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks															
92		Central governments															
93		Institutions															
94		Corporates		<u> </u>	)	0	0	0	0 0		0 0		0 0	0	00		0 -
95		Corporates - Of Which: Specialised Lending															
96		Corporates - Of Which: SME															
97		Retail		C	)	0	0	0	0 0		0 0		0 0	0	0 0		0 -
98		Retail - Secured on real estate property															
99	CHILE	Retail - Secured on real estate property - Of Which: SME					-	-					-				
100		Retail - Secured on real estate property - Of Which: non-SME		C	)	0	0	0	0 0		0 0		0 0	0	00		0 -
101		Retail - Qualifying Revolving															
102		Retail - Other Retail															
103		Retail - Other Retail - Of Which: SME															
104		Retail - Other Retail - Of Which: non-SME															
105		Equity															
106		Securitisation															
107		Other non-credit obligation assets					-	-									
108		IRB TOTAL		0		0	D	0	0 0		0 0	(	0 0	0	0		0 -

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Moratoria - Actual



\_\_\_\_\_ 

8.53%

\_\_\_\_\_ 0.23% 0.230 \_\_\_\_\_ . . . . 0.2370

> \_\_\_\_\_

EBA	EUROPEAN BANKING AUTHORITY
-----	----------------------------------

			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	2/2020						
			Exposure	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates	1,434	174	965	148	1,312	2 198	66	3 93	303	3 1	. 3	4	73	3 24.1
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	4,523	C	) 1,151	0	3,792	2 249	64	7 17	195	5 2	2	11	42	2 21.4
116		Retail - Secured on real estate property														
117	PORTUGAL	Retail - Secured on real estate property - Of Which: SME														
118	FUNIOUAL	Retail - Secured on real estate property - Of Which: non-SME	3,913	C	902	0	3,417	231	37	1 9	125	5 2	. 1	6	26	6 20.9
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	5,957	174	2,116	148	5,104	447	1,31	0 110	497	3	6	16	115	<b>5</b> 23.1

									Morator	ia - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ra Stage 3
Row Num		(mln EUR, ۱۹	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates	2		0 0		0	2 2	C	) 0	(	0 (	) (	0	′	0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	483		0 310		0 36	5 358	60	) 59	14	4 14	1 3	8 ا	1/	0 71.
134		Retail - Secured on real estate property														
135	GERMANY	Retail - Secured on real estate property - Of Which: SME														
136	GLKMANT	Retail - Secured on real estate property - Of Which: non-SME	8	5	0 1		0	7 1	0	) 0	(	0 (	) (	0	′	0 24
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	484		0 310		0 360	5 360	60	59	14	4 14	l  3	<mark>ار 8</mark>	10	<b>0</b> 71.

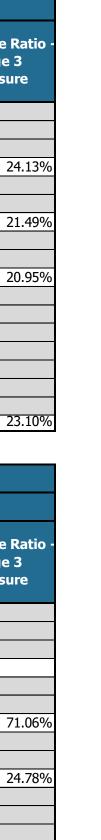
										Morato	ria - Actual						
										31/1	12/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
145		Central banks															
146		Central governments															
147		Institutions															
148		Corporates			)	0	)	0 (	0 0		0 0		0 (	) (	) (		0 -
149		Corporates - Of Which: Specialised Lending															
150		Corporates - Of Which: SME															
151		Retail			7	0	3	0	5 0		2 0		0 (	) (	) (		0 -
152		Retail - Secured on real estate property															
153	POLAND	Retail - Secured on real estate property - Of Which: SME															
154	IOLAND	Retail - Secured on real estate property - Of Which: non-SME			7	0	3	0	5 0		2 0		0 (	) (	) (		0 -
155		Retail - Qualifying Revolving															4
156		Retail - Other Retail															4
157		Retail - Other Retail - Of Which: SME															
158		Retail - Other Retail - Of Which: non-SME															
159		Equity															
160		Securitisation															
161		Other non-credit obligation assets															
162		IRB TOTAL		7	7	0	8		5  0		2 0		0 0	) 0	0		0 -

									Moratori	ia - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, 🧐	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	1,100	33:	. 54	4 271	1,113	1,042	235	5 191	14	5 14	5	5 9	1	10
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	4	(	)	2 0	) 4	0	C	0 0		0 (	) (	0 0	/	0 -
170		Retail - Secured on real estate property														
<sup>171</sup> M	1EXICO	Retail - Secured on real estate property - Of Which: SME														
1/2		Retail - Secured on real estate property - Of Which: non-SME	4	(	)	2 0	) 4	0	C	0 0		0 (	) (	0 0	4	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	1,104	331	. 54	5 271	. 1,117	1,043	235	5 191	14	5 145	5	5 9	<b>1</b> ′	.0

									ויויםנט	na - Actual						
									31/1	12/2020						
			Expos	sure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates		0	233	0 233	3 19	92 192	. 3	35 35	5	5	5 (	) 1		2 39.
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	1,2	283	0 6	00 (	0 1,19	95 1,182	2 7	70 68	3 1	.8 18	3 (	6	6	8 41.
188		Retail - Secured on real estate property														
189	FRANCE	Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME		16	0	4 (	0 1	14 1		2 0	)	1	) (	) (		0 17.
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets			22		4.20	1 274	- 10	F 103						10
198		IRB TOTAL	1,2	ŏ5 2	.33 60	0 233	3 1,38	7 1,374	10	5 103	2	3 23			10	<b>0</b> 40.3

### 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Santander S.A.

Moratoria - Actua



e Ratio e 3 ure

6.58%

39.609 41.159 17.249 40.819

EBA EUROPEAN BANKING AUTHORITY					2021 El	U-wide S	Stress Te Banco	est: Cro Santande			<b>D-19 IR</b>	B			
		15	16	17	18	19	20	21	22	23	24	25	26	27	28
								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposu	re values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Rat Stage 3
v n	(mln EUR	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	19,415		1 4,979	1	1 19,705	14,779	1,331	1,001	. 35	5 27	7 4 <sup>4</sup>	1 25	49	9 13.
	Corporates - Of Which: Specialised Lending	C	· · · · · · · · · · · · · · · · · · ·	1 0		1 7	6	0	0		0	0	0 0	C	J -
	Corporates - Of Which: SME	13,107	(	0 2,709	(	0 13,075	10,239	991			0 27	3 3	1 18	48	8 13
	Retail	9,762	(	0 962	(	0 9,527	7,612	524	421	. 2	.5 2	.0 1.	3 13	3	3 11.
	Retail - Secured on real estate property	5	(	0 1	(	0 5	4	C	0		0	0	0 0	C	<u>/-</u>
Banco Santander S.A.	Retail - Secured on real estate property - Of Which: SME	5	6 (	0 1	(	0 5	4	C	0		0	0	0 0	C	/-
	Retail - Secured on real estate property - Of Which: non-SME	C	(	0 0	(	0 0	0	0	0		0	0	0 0	0	<u>/-</u>
	Retail - Qualifying Revolving		(	0 0	(	0 0	0	0	0		0	0	0 0	0	/-
	Retail - Other Retail	9,757	(	0 961	(	9,522	7,608	524			5 2	0 1.	3 13	3	3 11.
	Retail - Other Retail - Of Which: SME	7,723	(	0 760	(	0 8,098	6,471	297			1	/ 10	9	2	2 <u>11.</u> 0 <u>10.</u>
	Retail - Other Retail - Of Which: non-SME	2,035	(	U 201	(	0 1,425	1,137	227	182	·	4	3	4 4	0	/ 10.4
	Equity														4
	Securitisation														
	Other non-credit obligation assets	29,186		F 0.40		20.242	22.200	1 050	1 400	200	0 20	-	20		
	IRB TOTAL	29,186		1 5,943		1 29,242	22,399	1,856	1,422	. 38	0 29	/ 5/	38	52	2 13.6

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	-	Stock of provisions for	Coverage Ratio Stage 3
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	18,521	1	4,871	1	l 18,945	14,188	1,328	998	355	277	42	25	4	9 13.76%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	9,171	(	922	(	9,019	7,184	466	372	25	20	11	10		3 11.06%
	Retail - Secured on real estate property														
CDATN	Retail - Secured on real estate property - Of Which: SME														
SPAIN	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														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	27,702	1	5,793	1	27,974	21,380	1,793	1,370	380	297	54	36	5	<b>2</b> 13.59%

								Public guara	intees - Actual						
								31/12	2/2020						
		Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
ow um	(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37	Central banks														
38	Central governments														
39	Institutions														
40	Corporates		0	0		) (	0 0	(	0 0	(	0 0	0	0	0	) -
41	Corporates - Of Which: Specialised Lending														
42	Corporates - Of Which: SME														
43	Retail		0	0		) (	0 0	(	0 0	(	0 0	0	0	0	) -
14	Retail - Secured on real estate property														
UNITED KINGDOM	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	0	0	0	) -
47	Retail - Qualifying Revolving														
48	Retail - Other Retail														
49	Retail - Other Retail - Of Which: SME														
50	Retail - Other Retail - Of Which: non-SME														
51	Equity														
52	Securitisation														
53	Other non-credit obligation assets						-								
54	IRB TOTAL		0	0		) (	0 0	0	0	0	0	0	0	0	) -

										Public guara	ntees - Actual						
										31/12	2/2020						
				Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks															
56		Central governments															
57		Institutions															
58		Corporates		0		) 0	(	) (	0 0	0	0	(	0 0	0	0	0	-
59		Corporates - Of Which: Specialised Lending															
60		Corporates - Of Which: SME															
61		Retail		0		) 0	(	) (	0 0	0	0	(	0	0	0	0	-
62		Retail - Secured on real estate property															
63	UNITED STATES	Retail - Secured on real estate property - Of Which: SME															
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	(	0 0	(	) (	0 0	0	0	(	0	0	0	0	-
65		Retail - Qualifying Revolving															
66		Retail - Other Retail															
67		Retail - Other Retail - Of Which: SME															
68		Retail - Other Retail - Of Which: non-SME															
69		Equity Securitisation															
70																	
71		Other non-credit obligation assets															
72		IRB TOTAL		0		) 0			0 0	0	0	0	0 0	0	0	0	-

									Public guar	rantees - Actual						
									31/1	12/2020						
			Exposur	e values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(mln	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		0		0	0	0	0 0		0 0		0 0	0	0	)	0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		0		0	0	0	0 0		0 0		0 0	0	0	)	0 -
	Retail - Secured on real estate property															
BRAZIL	Retail - Secured on real estate property - Of Which: SME															
DKAZIL	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0 0		0 0		0 0	0	0	)	0 -
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		0		0	0	0	0 0		0 0		0 0	0	0		0 -

										Public guar	antees - Actual						
										31/1	2/2020						
				Exposure	e values	Risk expo	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EU	R, %) A	-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks															
92		Central governments															
93		Institutions													-		
94		Corporates		0		0	0	0	0 0		0 0		0 (	0 0	0	(	) -
95		Corporates - Of Which: Specialised Lending															
96		Corporates - Of Which: SME															
97		Retail		0		0	0	0	0 0		0 0		0 (	) 0	0	(	) -
98		Retail - Secured on real estate property															
99	CHILE	Retail - Secured on real estate property - Of Which: SME															
100	CHILE	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0 0		0 0		0 0	0 0	0	(	) -
101		Retail - Qualifying Revolving															
102		Retail - Other Retail															
103		Retail - Other Retail - Of Which: SME															
104		Retail - Other Retail - Of Which: non-SME															
105		Equity															
106		Securitisation															
107		Other non-credit obligation assets															
108		IRB TOTAL		0		0	0	0	0 0		0 0		0 0	) 0	0	0	-

AUTHORITY								Stress T	o Santando	er S A						
		ſ	15	16	17	18	19	20	21	22	23	24	25	26	27	
									Public guar	antees - Actual						
									31/1	12/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	
			A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks	(mln EUR, %)						amount		amount		amount	exposure		exposure	
	Central governments															
	Institutions															
	Corporates		893	3	0 10	7 (	) 759	590		4 3		0 0	0 2	2 0	0	0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME				-								-	-	-	_
	Retail		590		0 4	0 (	508	428	5	59 49		0 0	1	1 2	2	0
	Retail - Secured on real estate property															_
PORTUGAL	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(		n			0		0 0		0 (			n	0-
	Retail - Qualifying Revolving							0								-
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets IRB TOTAL		1,483	3	0 149	) (	1,267	1,018	6	53 52		0 0	<b>D</b> 3	3 3	3	0
	Other non-credit obligation assets IRB TOTAL		1,483	8 (	0 14	) (	0 1,267	1,018	6	3 52		0 0	0 3	3 3	3	0
			1,483	8 (	0 14	) ()	1,267	1,018	Public guar	antees - Actual		0 0	)3	3 3	3	0
			1,483	8	0 14		1,267		Public guar	rantees - Actual		0 0	D 3	3 3	3	0
				re values		sure amounts		Stage 1 exposure, of	Public guar 31/1	rantees - Actual 12/2020 Stage 2 exposure, of		0 C Stage 3 exposure, of	) 3 Stock of provisions for	3 3 Stock of provisions for	3 Stock of provisions for	0
			Exposu				Stage 1 exposure	Stage 1 exposure, of which guaranteed	Public guar	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
		(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Public guar 31/1 Stage 2	rantees - Actual 12/2020 Stage 2 exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	0
		(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 0
	IRB TOTAL          Central banks         Central governments         Institutions	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	• • •
	IRB TOTAL  Central banks Central governments Institutions Corporates	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 0 0 0
	IRB TOTAL  RB TOTAL  IRB TOTAL  Central banks Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 0 -
	IRB TOTAL  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	<b>0</b>
	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 0 0 0 0 0 0 0 0 0 0
	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	<b>0</b>
GERMANY	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual L2/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
GERMANY	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual 12/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
GERMANY	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual 12/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
GERMANY	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual 12/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
GERMANY	IRB TOTAL         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual 12/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
GERMANY	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: Non-SME	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual 12/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
GERMANY	IRB TOTAL         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail	(mln EUR, %)	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which guaranteed	Public guar 31/1 Stage 2	rantees - Actual 12/2020 Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	

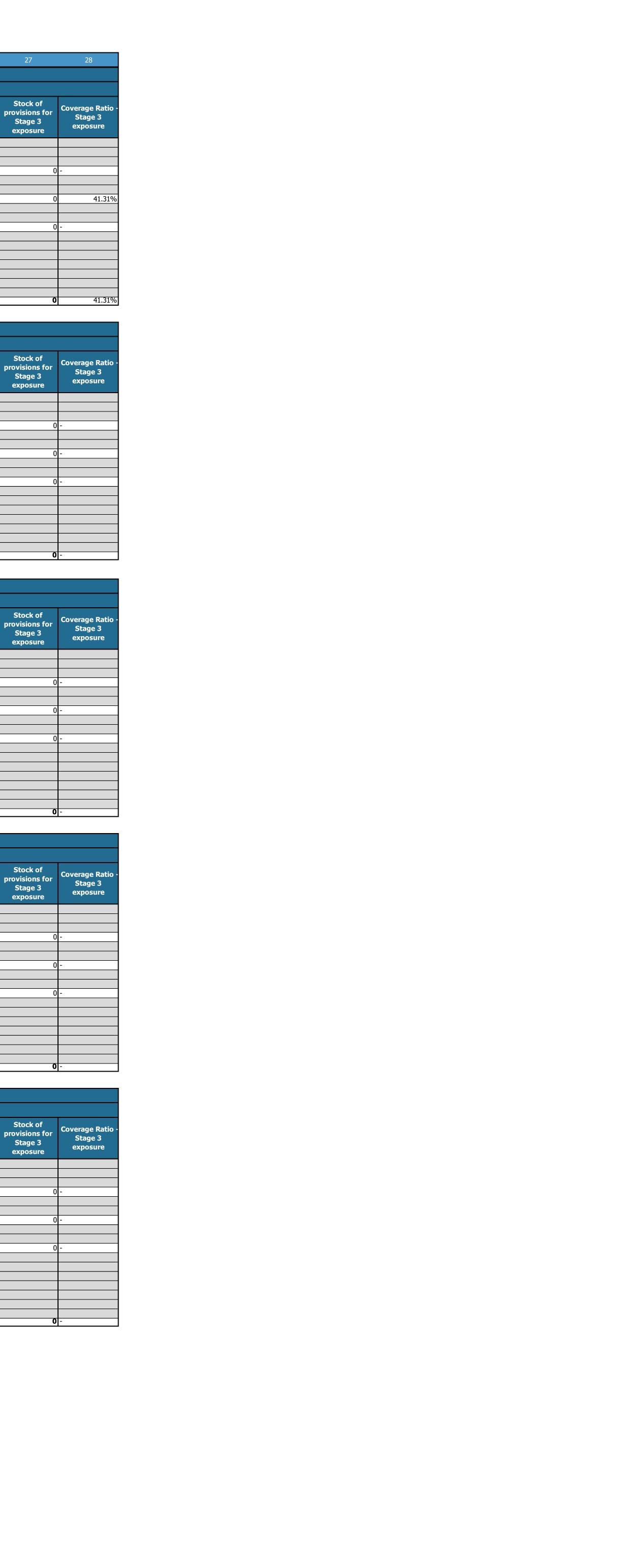
									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0		D C	(	0 (	0 0	(	0 0	(	) C	00	0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME			-		-			-						-
151		Retail	0		0 0		00	0 0	(	00	(	) <u> </u>	00	0		0 -
152		Retail - Secured on real estate property					_									_
153	POLAND	Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0		0 0		0	0 0	(	0 0	(	0 0	00	0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets								-						
162		IRB TOTAL	0		0 0			0	(	0 0	C	0	0	0		D -

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposi	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num	(mln EUR, %	) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163	Central banks														
164	Central governments														
165	Institutions														
166	Corporates		0	0	0	0	0 0		0 0		0 0	0 0	(	) (	0 -
167	Corporates - Of Which: Specialised Lending														
168	Corporates - Of Which: SME														
169	Retail		0	0	0	0	0 0	(	0 0		0 0	) (	(	) (	0 -
170	Retail - Secured on real estate property														
171 MEXICO	Retail - Secured on real estate property - Of Which: SME														
1/2	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(	0 0		0 0	) (	(	) (	0 -
173	Retail - Qualifying Revolving														
174	Retail - Other Retail														
175	Retail - Other Retail - Of Which: SME														
176	Retail - Other Retail - Of Which: non-SME														
177	Equity														
178	Securitisation														
179	Other non-credit obligation assets														
180	IRB TOTAL		J	וע	ו	U	U 0		0	(	U C	0			J -

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio · Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														
182		Central governments														4
183		Institutions														
184		Corporates	C	)(	0 0	(	0 (	0 0	0	0	0	(	0 0	0		<u>)</u> -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	C	) (	0 0	(	0 (	0 0	0	0	0	(	0 0	0		<u>)</u> -
188		Retail - Secured on real estate property														
189	FRANCE	Retail - Secured on real estate property - Of Which: SME														
190	TIVAINCE	Retail - Secured on real estate property - Of Which: non-SME	C	)	0 0	(	0 (	0 0	0	0	0	(	0 0	0	(	) -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0		0	(		0	0	0	0	0	0	0	0	<u>/</u>

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Public quarantees - Actual



		 									Dan	LU Santanu										
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
											Mora	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Rati Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	3,191	1,669	9 746	5 1	4 5	. 302	40.56%	2,951	1,759	89	96	13 50	5 36	6 40.88%	6 2,762	1,814	1,02	9 12	2 5.5	42 د	24 41.1
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	45,911	9,218	8 2,754	2	8 23	6 424	15.41%	43,995	10,176	5 3,71	.2	23 190	) 52	5 14.16%	6 42,351	10,894	4,63	2	3 <u>18</u> 9	<i>i</i> 61	17 13.3
	Retail - Secured on real estate property																					
Banco Santander S.A.	Retail - Secured on real estate property - Of Which: SME																					
Janco Santanaci S.A.	Retail - Secured on real estate property - Of Which: non-SME	43,032	8,436	5 2,422	2	6 17.	3 238	9.84%	41,185	9,431	L 3,27	74	6 133	3 29	2 8.92%	6 39,603	10,173	4,11	5	<u>š 13</u> ?	<u>، 34</u>	47 8.43
	Retail - Qualifying Revolving																			4	4	
	Retail - Other Retail																			4	4	
	Retail - Other Retail - Of Which: SME																			4	4	4
	Retail - Other Retail - Of Which: non-SME																			4	4	
	Equity																			4	4	4
	Securitisation																			4	4	4
	Other non-credit obligation assets	40 102	10,886	5 3,499		2 280	727	20.77%	46,946	11.024	4,60	0 3	6 247	7 00	2 19.35%	6 45,113	12,708	5,660	ור ני	5 24	3 1,04:	11 10 27
	IRB TOTAL	49,102	10,886	o <sub> </sub> 3,499	<b>4</b> .	280 280	/2/	20.77%	46,946	11,934	+ 4,60	3 3	24	v   89.	2  19.35%	o 45,113	12,708	5,660	oj 35	5 243	· 1,04	41 18.37

EBA EUROPEAN BANKING AUTHORITY

												Morat	oria - Baseline Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		87	36	9	0	)	1 2	2 21.44%	88	34	10	0	1	. 2	21.31%	89	33	10	0	1		2 21
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		6,749	1,431	1,114	15	6 6	5 21	5 19.33%	6,410	1,457	1,427	10	57	271	18.98%	6,120	1,447	1,727	10	53	31	8 18.
	Retail - Secured on real estate property																						
SPAIN	Retail - Secured on real estate property - Of Which: SME																						
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		5,927	1,106	964	4	1 3	6 13	5 14.03%	5,628	1,141	1,228	4	34	168	13.65%	5,369	1,131	1,497	4	30	20	1 13.
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		6,835	1,467	1,124	15	6	6 217	19.34%	6,498	1,491	1,436	10	58	273	18.99%	6,208	1,480	1,737	10	54	32	<b>D</b> 18.4

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,  %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																					
	Central governments																					4
	Institutions																					4
	Corporates	229	9 448	3 97	7 (	)	0 37	37.81%	188	489	97	7	0 (	) 37	37.81%	165	512	97	7 (	<u> </u>	37	,7
	Corporates - Of Which: Specialised Lending																					4
	Corporates - Of Which: SME																				·	4
	Retail	33,753	7,089	9 1,264	4 1	12	25 72	5.68%	32,214	8,104	1,788	3	1 93	8 86	4.80%	30,909	8,906	2,290	)	. 98	<u>9</u> 9	/9
	Retail - Secured on real estate property																					
INITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	33,560	7,025	5 1,250	0 1	12	25 59	4.75%	32,023	8,038	1,773	3	1 93	3 73	4.13%	30,720	8,840	2,275	5	98	<u> </u>	7,
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	33,982	7,537	7 1,361	1 1	12	5 108	7.97%	32,402	8,593	1.885		1 93	122	6.49%	31,075	9,418	2,387		4 98	13F	<i>.</i> 6

													Mora	toria - Baseline S	cenario									
							31/12/2021							31/12/2022							31/12/2023			
Rov Nun	/ 1		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks										_												
56		Central governments																						
5/		Institutions		88		2 (		0		27 510/2	Q	5	5	1		0 0	25.30%			2		0		22.74%
50		Corporates Corporates - Of Which: Specialised Lending		00				0	0	27.51%	0.	5	<u> </u>				23.30%	02	· · · · · · · · · · · · · · · · · · ·		2 0	0	0	22.7470
60		Corporates - Of Which: SPEcialised Lending																						
61		Retail		10		) (		0	0	0.22%	10	0	0	)	)	0 0	0.22%	10		)	) (	0 0	( (	0.21%
62		Retail - Secured on real estate property					-		-			-	-	-	-	-					-	-		
63		Retail - Secured on real estate property - Of Which: SME																						
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		10		) (	0 0	0 0	0	0.22%	10	0	0	0	) (	0 0	0.22%	10		)	D C	0 0	, <u> </u>	0.21%
65		Retail - Qualifying Revolving																						
66		Retail - Other Retail																						
67		Retail - Other Retail - Of Which: SME																						
68		Retail - Other Retail - Of Which: non-SME																						
69		Equity																						
70		Securitisation																						
/1		Other non-credit obligation assets		0.0						21.250/		E	E				21.000/	02						<b>D</b> 20.86%
/2		IRB TOTAL		98	4	د ا	L] U	'  <b>U</b>	U U	21.35%	9:		<u>סן</u>	L	ין <i>ו</i>		21.98%	92	l č	<b>&gt;</b>   ·	<u> </u>	0	<u>0</u>	20.80%

											Mor	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(min EUI	Stage 1 exposure 3, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	29	90 14	10 2	9 1	. 15	5 1	7 59.77%	262	158		39	1 2	0 2	2 57.35%	238	8 1	.72 4	19	1 22	2 2	27 55.86
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		6	0	0 0	) (	0	0 -	6	0		0	0	0	0 -		6	0	0 (	0 0	0	0 -
	Retail - Secured on real estate property																					
BRAZIL	Retail - Secured on real estate property - Of Which: SME																					
DKALIL	Retail - Secured on real estate property - Of Which: non-SME		6	0	0 0	) (	0	0 -	6	0		0	0	0	0 -		6	0	0 (	0 0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	29	<b>)6 14</b>	0 29	9 1	.  15	5  1	<b>7</b> 59.77%	268	158	3	39	1 20	D  22	<b>2</b> 57.35%	24	5 1	72 4	9 1	L  22	2 2	<b>7</b> 55.86

											MUIC	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	(	0 (	0	0 0		0	0 -	0	0	)	0	0	0 0	-	(	) (	) (	) (	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME		-										-									
	Retail	(	0 (	0	0 0	)	0	0 -	0	0	)	0	0	0 0	-	(	) (	(	) (	00	0	0 -
	Retail - Secured on real estate property																					
CHILE	Retail - Secured on real estate property - Of Which: SME																					
CITILL	Retail - Secured on real estate property - Of Which: non-SME		0 (	0	0 (	)	0	0 -	0		)	0	0	0 0	-	(	) (	(	) (	00	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	(	o (	0	0 0		0	0 -	0	0		0	0	0 0	-	C		C		0	0	0 -

		29	30	31	32	33	34	35	36	37	38	o Santande	<u>40</u>	41	42	43	44	45	46	47	48	
			50	51	52				50	57	Morato	oria - Baseline Sc	cenario		12			15				
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	(min EUR,				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	(
	Central banks Central governments																					
	Institutions																					_
	Corporates	1,27	5 588	415	5 8	8 25	143	34.46%	1,235	531	512	7	7 27	185	5 36.04%	1,200	482	2 59	97	7 23	3 22	21
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																		_			
	Retail	3.803	3 537	293	3	2 25	86	29.38%	3.803	457	374	2	2 18	98	3 26.33%	3.790	387	7 45	56	2 15	5 11	11
	Retail - Secured on real estate property																					
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	2.44								2.11	2.0					2.000				-	-	
	Retail - Secured on real estate property - Of Which: non-SME <b>Retail - Qualifying Revolving</b>	3,41	5 295	203	3	1 11	43	21.01%	3,405	241	268	1	1 6	50	18.80%	3,386	192	2 33	36	1 4	l 5	58
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	5,078	3 1,126	708	B 10	0 51	229	32.36%	5,037	988	886	10	0 45	283	21 010/		869		3	9 38	33	
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					31/12/2023		Stock of	
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
	(min EUR,	exposure	Stage 2 exposure		provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions for	
	(mln EUR, Central banks Central governments	exposure	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions	exposure	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates	exposure	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure 2	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure	Stage 2 exposure 2 0		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1         exposure         I      <	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3		Stage 1 exposure222309	Stage 2 exposure	Stage 3 exposure 0	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure 2 300	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposureImage: stage 3 exposureImage: stage 3 modelImage: stage 3<	Stage 1 exposure22222309309	exposure 0	Stage 3 exposure 0 29	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I         I         I <tdi< td="">         I         I     <td>Stage 1 exposure 2 2 2 309 309 309 7</td><td>exposure 0</td><td>Stage 3 exposure 0 29</td><td>provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Stage 3 exposure           -           -           -           -           -           59.00%</td><td>Stage 1 exposure 2 300</td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td></td></tdi<>	Stage 1 exposure 2 2 2 309 309 309 7	exposure 0	Stage 3 exposure 0 29	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1 exposure 2 300	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposureImage: stage 3 exposureImage: stage 3 modelImage: stage 3<	Stage 1 exposure111<	exposure 0	Stage 3 exposure 0 0 29 29	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure 2 2 300 7	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I         I         I <tdi< td="">         I         I     <td>Stage 1 exposure111&lt;</td><td>exposure 0</td><td>Stage 3         exposure         0         0         29         0</td><td>provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Stage 3 exposure           -           -           -           -           -           59.00%</td><td>Stage 1         exposure         2         300         300         7        </td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td></td></tdi<>	Stage 1 exposure111<	exposure 0	Stage 3         exposure         0         0         29         0	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1         exposure         2         300         300         7	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I         I         I <tdi< td="">         I         I     <td>Stage 1         exposure         1         2         2         2         309         309         7         7         1</td><td>exposure 0</td><td>Stage 3 exposure 0 0 29 29 0 0</td><td>provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Stage 3 exposure           -           -           -           -           -           59.00%</td><td>Stage 1         exposure         2         300         7         7</td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td></td></tdi<>	Stage 1         exposure         1         2         2         2         309         309         7         7         1	exposure 0	Stage 3 exposure 0 0 29 29 0 0	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1         exposure         2         300         7         7	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I         I         I <tdi< td="">         I         I     <td>Stage 1         exposure         I      &lt;</td><td>exposure 0</td><td>Stage 3 exposure</td><td>provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Stage 3 exposure           -           -           -           -           -           59.00%</td><td>Stage 1 exposure</td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Cove e cove cove cove cove cove cove cove</td></tdi<>	Stage 1         exposure         I      <	exposure 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Cove e cove cove cove cove cove cove cove
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I         I         I <tdi< td="">         I         I     <td>Stage 1      </td><td>exposure 0</td><td>Stage 3         exposure         0         0         29         0</td><td>provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Stage 3 exposure           -           -           -           -           -           59.00%</td><td>Stage 1         exposure         2         300         300         7         1</td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td></td></tdi<>	Stage 1	exposure 0	Stage 3         exposure         0         0         29         0	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1         exposure         2         300         300         7         1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail         Other Retail - Of Which: sme         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets	exposure , %) 2 32 32 32 32 32 32 32 32 32	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I	Stage 1         exposure         1         2         2         2         2         2         309         309         309         1         2         309         1         2         309         1         2         309         1	exposure 0	Stage 3 exposure 0 0 29 0 0	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1         exposure         2         300         300         7	Stage 2           exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation	exposure , %) 	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I         I         I <tdi< td="">         I         I     <td>Stage 1         exposure         1         2         2         2         2         309         309         309         309         1         2         309         309         1         2         309         1</td><td>exposure 0</td><td>Stage 3         exposure         0         0         29         0         29   <td>provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td>Stage 3 exposure           -           -           -           -           -           59.00%</td><td>Stage 1         exposure         2         2         300         300         7         7         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         302</td><td>Stage 2 exposure</td><td>Stage 3         exposure         0         1      &lt;</td><td>Stock of provisions for Stage 1</td><td>Stock of provisions for Stage 2</td><td>provisions for Stage 3</td><td></td></td></tdi<>	Stage 1         exposure         1         2         2         2         2         309         309         309         309         1         2         309         309         1         2         309         1	exposure 0	Stage 3         exposure         0         0         29         0         29 <td>provisions for Stage 1</td> <td>Stock of provisions for Stage 2</td> <td>provisions for Stage 3</td> <td>Stage 3 exposure           -           -           -           -           -           59.00%</td> <td>Stage 1         exposure         2         2         300         300         7         7         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         302</td> <td>Stage 2 exposure</td> <td>Stage 3         exposure         0         1      &lt;</td> <td>Stock of provisions for Stage 1</td> <td>Stock of provisions for Stage 2</td> <td>provisions for Stage 3</td> <td></td>	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1         exposure         2         2         300         300         7         7         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         302	Stage 2 exposure	Stage 3         exposure         0         1      <	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail         Other Retail - Of Which: sme         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets	exposure , %) 2 32 32 32 32 32 32 32 32 32	exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I	Stage 1         exposure         1         2         2         2         2         2         309         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300<	exposure 0	exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure         0       0         0       0         2       21         0       0 <td>provisions for Stage 3</td> <td>Stage 3 exposure           -           -           -           -           -           59.00%</td> <td>Stage 1         exposure         2         300         300         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300</td> <td>Stage 2 exposure</td> <td>Stage 3         exposure         0         1      &lt;</td> <td>Stock of provisions for Stage 1</td> <td>Stock of provisions for Stage 2</td> <td>provisions for Stage 3</td> <td></td>	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1         exposure         2         300         300         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300	Stage 2 exposure	Stage 3         exposure         0         1      <	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail         Other Retail - Of Which: sme         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets	exposure , %) 2 32 32 32 32 32 32 32 32 32	exposure		provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure         I           I	Stage 1         exposure         1         2         2         2         2         2         2         309         301	exposure 0	exposure	provisions for Stage 1 exposure 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provisions for Stage 3	Stage 3 exposure           -           -           -           -           -           59.00%	Stage 1         exposure         2         300         300         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300	Stage 2 exposure           0           0           101           1	Stage 3         exposure         0         1      <	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 2 2 22 2 22 0 0 0 1 0 2 2 22 2 22	provisions for Stage 3	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail         Other Retail - Of Which: sme         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets	exposure , %) 2 32 32 32 32 32 32 32 32 32	exposure		provisions for         Stage 1         exposure	provisions for Stage 2 exposure         2         0       0         0       0         2       18         0       0         1       1         2       18         1       1         1       1         1       1         2       18         1       1         1<	provisions for Stage 3 exposure 0 0 14 0	Stage 3 exposure         I           I	Stage 1         exposure         1         2         2         2         2         2         309         301         311	exposure 0	exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 2 2 2 2 2 2 1 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stage 3       exposure         -       - <tr< td=""><td>Stage 1         exposure         2         300         300         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300</td><td>Stage 2 exposure           101           101           101           101</td><td>Stage 3       exposure         0      </td><td>Stock of provisions for Stage 1 exposure         0       0     </td></tr<> <td>Stock of provisions for Stage 2 exposure 0 0 0 0 2 2 22 0 0 0 0 1 0 0 2 2 22 2 22</td> <td>provisions for Stage 3 exposure</td> <td></td>	Stage 1         exposure         2         300         300         7         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300         300	Stage 2 exposure           101           101           101           101	Stage 3       exposure         0	Stock of provisions for Stage 1 exposure         0       0	Stock of provisions for Stage 2 exposure 0 0 0 0 2 2 22 0 0 0 0 1 0 0 2 2 22 2 22	provisions for Stage 3 exposure	
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail         Other Retail - Of Which: sme         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets	exposure , %) 32: 32: 32: 32: 32:	exposure  exposure  exposure  2 0 1 96 7 0 2 2 96	exposure	provisions for         Stage 1         exposure	provisions for Stage 2 exposure         2         0       0         0       0         2       18         0       0         1       1         2       18         1       1         1       1         1       1         2       18         1       1         1<	provisions for Stage 3 exposure 0 0 14 0	Stage 3 exposure       I         Image: Stage 3 exposure       Image: Stage 3 Image: Stage 3         Image: Stage 3 exposure       Image: Stage 3 Image: Stage 3         Image: Stage 3 Image: Stage 3       Image: Stage 3 Image: Stage 3         Image: Stage 3 Image: Stage 3       Image: Stage 3 Image: Stage 3         Image: Stage 3 Image: Stage 3       Image: Stage 3 Image: Stage 3         Image: Stage 3 Image: Stage 3       Image: Stage 3 Image: Stage 3         Image: Stage 3       Image: Stage 3	exposure	exposure	exposure 0 0 29 0 0 0 29 0 29 0 29 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 2 2 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 2 e	provisions for Stage 3 exposure ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	Stage 3 exposure         -	exposure	exposure	exposure	Stock of provisions for Stage 1 exposure         0       0 <td>Stock of provisions for Stage 2 exposure 2 e</td> <td>provisions for Stage 3 exposure</td> <td>0 - 21 0 - 21 0 - 1 0 - - - - - - - - - - - - - - - - - - -</td>	Stock of provisions for Stage 2 exposure 2 e	provisions for Stage 3 exposure	0 - 21 0 - 21 0 - 1 0 - - - - - - - - - - - - - - - - - - -
GERMANY	Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail         Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets	exposure , %) 2 32 32 32 32 32 32 32 32 32	exposure		provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure       I         Image: Stage 3 exposure       Image: Stage 3 Image: Stage 3       Image: Stage 3         Image: Stage 3       Image: Stage 3       Image: Stage 3	exposure	exposure 0	exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 2 e	provisions for Stage 3	Stage 3       exposure         -       - <tr< td=""><td>Stage 1 exposure</td><td>Stage 2 exposure</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         0       0     </td></tr<> <td>Stock of provisions for Stage 2 exposure 2 e</td> <td>provisions for Stage 3 exposure</td> <td>0 - 1 - 21 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1</td>	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure         0       0	Stock of provisions for Stage 2 exposure 2 e	provisions for Stage 3 exposure	0 - 1 - 21 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1

											Mora	itoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUI	Stage 1 exposure 8, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
145	Central banks																					
146	Central governments																					
147	Institutions																					
148	Corporates		0 (	0 (	0 0	) C	0 0	-		0 0	0	0	0	)	0 -	0	(	)	0 0	0	0	) -
149	Corporates - Of Which: Specialised Lending																					
150	Corporates - Of Which: SME																					
151	Retail		4 3	3 (	0 0	0 0	D C	-		3 3	3	0	0	)	0 -	3		1	0 0	0	0	<u>)</u> -
152	Retail - Secured on real estate property																					
<sup>153</sup> POLAND	Retail - Secured on real estate property - Of Which: SME																					
154	Retail - Secured on real estate property - Of Which: non-SME		4 3	3 (	0 0	0 0	D C	-		3 3	3	0	0	)	0 -	3		1	0 0	0	0	<u>)</u> -
155	Retail - Qualifying Revolving																					
156	Retail - Other Retail																					
157	Retail - Other Retail - Of Which: SME																					
158	Retail - Other Retail - Of Which: non-SME																					
159	Equity																					4
160	Securitisation																					
161	Other non-credit obligation assets																			-		
162	IRB TOTAL		4 3	3 0	0 0	0 0	0 0	-		3 3	3	0			0 -	3	4	•	0	0	0	<u>/-</u>

												Mora	toria - Baseline So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo		Stage 2 xposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		982	325	187	7 4	. c	9 9	7 51.85%	879	9 389	22	5 3	3	8 112	49.83%	792	44	1 26	1	3	9 12	48
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		4	0	(	0 0	(	)	0 -	4	1 0		0 0	)	0 0	-	4		0	0 (	) (	)	0 -
	Retail - Secured on real estate property																						
MEXICO	Retail - Secured on real estate property - Of Which: SME																						
MEXICO	Retail - Secured on real estate property - Of Which: non-SME		4	0	(	0 0	(	)	0 -	2	1 0		0 0		0 0	-	4		0	0 (	) (	)	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		986	325	187	7 4	9	9	<b>7</b> 51.85%	883	389	22	5 3		8 112	49.83%	795	44	L 26	1  3	8 9	9 12	<b>26</b> 48.4

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln El	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or C
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	1	84	40	9	1	0	7 76.19%	178	43	12	2	1	) 8	67.98%	173	4	4 1	5 1	(		10
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	1,1	71	56	56	9	1 3	7 64.82%	1,145	49	8	9 8	8	1 52	58.85%	1,119	4	4 12	0 8		. 6	67
	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		14	1	1	0	0	0 21.44%	14	1		1 (	0	0 0	19.51%	14		1	1 0	(		0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets					_	_						_									
	IRB TOTAL	1,3	54	96 6	55	9	1 43	<b>3</b> 66.36%	1,323	92	10:	1  9	9	LI 61	59.94%	1,292	8	9  13!	5  9	1	7	77

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BA EUROPEAN BANKING AUTHORITY														2021 EU	J-wide		<b>Fest: Cr</b> to Santande	<b>edit risk</b> er S.A.		0-19 IR	B										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
															F	Public guarantees	- Baseline Scena	rio													
						31/1	12/2021									31/12	2/2022									31/1	2/2023				
	(m	Stage 1 exposure In EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		amount		amount																										
	Central governments																														4
	Institutions																														4
	Corporates	19,3	81 14,53	37 1,3	32 1,000	0 67	78 520	21	39	8	12.86%	19,13	39 14,356	1,361	1,022	2 892	2 68	0 23	34	4 11	3 12.65%	18,82	7 14,12	22 1,4	1,08	1,12	5 854	4 23	32	139	<u></u>
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																				-										4
	Retail	9,3	21 7,44	18 5	53 443	3 20	162	. 8	13	2	2 10.64%	9,16	53 7,323	586	469	9 328	8 26	2 8	3 14	4 3	5 10.62%	9,00	8 7,19	99	526 50	44	3 354	4 8	15	47	1
	Retail - Secured on real estate property																														4
Banco Santander S.A.	Retail - Secured on real estate property - Of Which: SME										_										_										4
	Retail Secure of real estate property of which, non she																														4
	Retail - Qualifying Revolving																														1
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														1
	Retail - Other Retail - Of Which: non-SME																														1
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	28,71	L1 21.99	3 1.88	85 1.443	3 88	682	30	52	10	9 12.39%	28.31	1 21.686	1.947	1.490	1.220	94	1 31	47	7 14	8 12.13%	27.84	4 21.32	29 2.0	66 1.58	1.56	3 1.208	8 31	47	187	/ 11

															Pul	blic guarantees -	Baseline Scenari	io													
						31/12/	/2021									31/12/	2022									31/12/	/2023				
	(min EUR, %)	Stage 1 exposure )	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rat Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																														
	Central governments																														
	Institutions																														4
	Corporates	18,629	13,952	1,326	5 996	673	515	17	.7 39		82 12.19	9% 18,39	2 13,775	5 1,354	1,016	881	672	2 21	33	103	11.74%	18,085	13,545	1,43	1,074	1,111	844	20	32	127	1
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														4
	Retail	8,799	7,010	510	406	201	160	8	8 11	,	21 10.24	4% 8,63	9 6,882	2 546	435	325	259	) 7	11	33	10.20%	8,484	6,759	582	468	439	350	7	13	45	ذ
	Retail - Secured on real estate property																														4
CDATN	Retail - Secured on real estate property - Of Which: SME																														
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	) 0	0	) 0	0	0	) (	0 0	)	0 -		0 0	0 0	0	0	0	) 0	0	- 0		0	0	(	0	0	0	0	0	0	ງ -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	27,437	20.969	1.836	1.403	874	675	25	5 50	1	03 11.75	3% 27,04	0 20,664	1 900	1 452	1 207	031	28	45	137	11 35%	26 578	20.311	2.018	1.542	1.550	1 194	27	44	172	<u></u> ر

																Pul	iblic guarantees	s - Baseline Scena	ario													
							31/1	.2/2021									31/12	2/2022									31/12,	2023				
w m		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions f Stage 2 exposure	or provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
7	Central banks																															
3	Central governments																															
	Institutions																															
	Corporates		0	0	0	)	0	0 (	0	0	0	0 -		0 0	0 0	0	(	0	0 (	)	0	0 -	0	0		0 0	0	0	C	0	0	J -
	Corporates - Of Which: Specialised Lending																															
2	Corporates - Of Which: SME																															
3	Retail		0	0	0	)	0	0 (	0	0	0	0 -		0 0	0 0	0	(	0	0 (	)	0	0 -	0	0		0 0	0	0	C	0	0	J -
4	Retail - Secured on real estate property																															
UNITED KINGDOM	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	0 -		0 0	0 0	0	(	0	0 (	)	0	0 -	0	0		0 0	0	0	C	0	0	J -
7	Retail - Qualifying Revolving																															
3	Retail - Other Retail																															
)	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
3	Other non-credit obligation assets																															
4	IRB TOTAL		0	0	0		0	0 0	0	0	0	0 -		0	0	0	C	0	0 0		0	0 -	0	0		0 0	0	0	0	0	0	<u>/-</u>

																	Public guarantees	- Baseline Scena	ario													
							31/1	2/2021									31/1	2/2022									31,	12/2023				
	(mln	Stag expo EUR, %)	ge 1 ex	Stage 1 xposure, of which juaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																													4		
	Central governments																													4	4	
	Institutions			-		-		-			-	-						-					-		-	-	-					-
	Corporates		0	0	0	0		0	) (	0	0	0 -		0	0	0	0	0	0 0	0	0	-	0		0	0	0	0 0		<u> </u>	0	0 -
	Corporates - Of Which: Specialised Lending																													4	4	
	Corporates - Of Which: SME			-		-		-			-	-						-					-		-	-	-					-
	Retail		0	0	0	0		0	) (	0	0	0 -		0	0	0	0	0	0 0	0 0	0	-	0		0	0	0	0 0		<u> </u>	0	0 -
	Retail - Secured on real estate property																															
UNITED STATES	Retail - Secured on real estate property - Of Which: SME				-	-		-			-	-				-	-	-							-	-	-					
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	) (	0	0	0 -		0	0	0	0	0	0 0	0	0	-	0		0	0	0	0 0		<u> </u>	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Securitisation																															
	Other non-credit obligation assets IRB TOTAL																															
			0	0	0	0				0	0	0 -		0	0	0	0		0 0	0	0	-	0		0	0		0 0		0	0	0 -

	Stage 1	Stage 1		Stage 2	31/12/2021																								
	Stage 1	Stage 1		Stage 2										31/1	12/2022									31/12/	/2023				
(mln EUR	exposure	exposure, or which guaranteed amount	Stage 2 e exposure	xposure, of Sta	tage 3 exposi posure guara	ge 3 sure, of nich anteed ount	ions for provision	ck of Stock ions for provisior ge 2 Stage osure exposi	ns for	age Ratio - Stage 1 age 3 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
banks																													
	C	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
ates	L L L	0	0		0	0	0	0	- 0		0	0	0	0	0	0 0	0	- 0		0	0	0	0	0	0	0	0		
	(	0	0	0	0	0	0	0	0-		0	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0	0.	
il - Secured on real estate property						0	0	U	•			0				0		0		U	0	0			0		0	0	
etail - Secured on real estate property																													
	C	0	0	0	0	0	0	0	0 -		0	0	0	0 (	0	0 0	0	0 -		0	0	0	0	0	0	0	0	0 -	
il - Qualifying Revolving							-					-												-		-			
il - Other Retail																													
etail - Other Retail - Of Which: SME																													
etail - Other Retail - Of Which: non-SME																													
isation																													
on-credit obligation assets																													
TAL	0	0	0	0	0	0	0	0	0 -		0	0	0	0 (	0	0 0	0	0 -		0	0	0	0	0	0	0	0	0 -	
g tic at ora ora ora ii eta eta eta	overnments ons es ates - Of Which: Specialised Lending ates - Of Which: SME - Secured on real estate property ail - Secured on real estate property - Of Which: SME ail - Secured on real estate property - Of Which: non-SME - Qualifying Revolving - Other Retail ail - Other Retail - Of Which: SME ail - Other Retail - Of Which: non-SME	overnments       0         ons       0         es       0         ates - Of Which: Specialised Lending       0         ates - Of Which: SME       0         - Secured on real estate property       0         ail - Secured on real estate property - Of Which: SME       0         ail - Secured on real estate property - Of Which: non-SME       0         - Qualifying Revolving       0         - Other Retail       0         ail - Other Retail - Of Which: SME       0         ail - Other Retail - Of Which: non-SME       0         ail - Other Retail - Of Which: SME       0         ail - Other Retail - Of Which: non-SME       0	overnmentsImage: set of which: Specialised Lendingates - Of Which: Specialised LendingImage: set of Which: SMEates - Of Which: SMEImage: set of which: SME- Secured on real estate propertyImage: set of which: SMEail - Secured on real estate property - Of Which: SMEImage: set of which: set of of which: set of the set of of the set of th	overnmentsImage: constraint of the second secon	overnmentsImage: Constraint of the second secon	overnmentsImage: selection of the selection of th	overnmentsImage: set of the se	overnmentsImage: black in the second sec	overnmentsImage: Marcine Marc	overmentsImage: Construction of the section of the secti	overments         one         Image: Marrier	overmentsImage: black index i	overments(n)	overmentsImage: bold in the second secon	overmentsNImage: Additional and	oversion       M<	overands         M<	overand       out       <	overant         field         <	oversite o	oversite o	own <td>owners       omes       omes</td> <td>own       own       o</td> <td>own       own       o</td> <td>vormation       vormation       vormation</td> <td>vormation       vormation       vormation</td> <td>version version version</td> <td>own       own       o</td>	owners       omes       omes	own       o	own       o	vormation       vormation	vormation       vormation	version	own       o

							31/1	12/2021									31/12	/2022									31/12,	2/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																										Y	4'				
92	Central governments																										'	4'	4			
93	Institutions							-			-	-			-		-							-			Y	4'	4	4/		
94	Corporates		0	0	0	C	)	0 0	(	)	0	0 -		0	0 0	0	0	0	0	0	C	) -	0	0	(	0 0	· <u>0</u>	<u>/ 0'</u>	۲ <u>ــــــــــــــــــــــــــــــــــــ</u>	<u>/</u> 0	- 0	-
95	Corporates - Of Which: Specialised Lending																										′	4'	4	4/		
96	Corporates - Of Which: SME				•						•																/	<u> </u>				
97	Retail		0	0	0	C	)	0 0	(	)	0	0 -		0	0 0	0	0	0	0	0	C	) -	0	0	(	0 0	i	<b>ر</b>	<u>/</u> ('	0	- 0	-
98	Retail - Secured on real estate property																										Y	4'	4	4/		
<sup>99</sup> <sub>100</sub> CHILE	Retail - Secured on real estate property - Of Which: SME						\	0			<u>_</u>	<u> </u>			<u> </u>										,		/	<u>/</u> /				
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	)	0 0	(	)	0	0 -		0	0 0	0	0	0	0	0	(	) -	0	0		0 0	U		4°	0	- 0	-
101	Retail - Qualifying Revolving											_		_													'	4'	4	4		
102	Retail - Other Retail											_															'	4'	4	4		
103	Retail - Other Retail - Of Which: SME											_															//	4'	4	4		
104	Retail - Other Retail - Of Which: non-SME											_															//	4'	4	4		
105	Equity																										Y	4'	4	4		
105	Securitisation																										Y	4'	4	<b>↓</b>		
107	Other non-credit obligation assets		0		0	0					•	0		0	0 0	0	0	0	0	0	•		0	•				,/			0	
108	IRB TOTAL		0	0	0	0		0 0	C C	J	U	U -		U	U U	U	U	0	0	U	0	ין -	0	0		0 0	0	<u> </u>	<u> </u>		0 -	-

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Santander S A

0 0

| e                           |   | 51<br>Stage 1  | 52 53   |   |   | 56  | 57  | 58  | 59  | 60   | 61   
   | 62  
   | 63   | 64   
   | antander S.A.   | c (7   | 60  | <u> </u>   
  | 70  | 71   | 70   | 73   | 74  | 75  
   | 76  | 77  | 78 79   
   |
|-----------------------------|---|--|---|---|---|---|---|---|---|--
--
--
---|--
--|---|--|---
--
---|---|--|--|--|---
---|---|---
---|
| e                           | Storo 1 ex  | Stage 1  |   | 31  | /12/2021  |   |   |   |   |  |  
   |   
   |  | U 1  
   | כס נ  | 6/   | DÕ  | 69   
  | /0  | /1   | 12   | /3   | /4  | /3  
   | /0  | //  | /0 / / / / /  
   |
| e                           | Storo 1ex   | Stage 1  |   | 31  | /12/2021  |   |   |   |   |  |  
   |   
   | Pub  | olic guarantees - Bas  
   | eline Scenario  |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
| e                           | Store 1 ex  | Stage 1  |   |   | /12/2021  |   |   |   |   |  |  
   |   
   |  | 31/12/202  
   |   |  |   |  
  |   |  |  |  | 31/12/3                                     | 2023  
   |   |   |   
   |
| (mln EUR, %)                | exposure g  | kposure, of Si<br>which ex<br>juaranteed amount  | Stage 2<br>exposure<br>exposure<br>guarante<br>amount   | e, of Stage 3<br>eed exposure   | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount  | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for p<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   | overage Ratio -<br>Stage 3<br>exposure  | Stage 1<br>exposure  | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   
   | Stage 2<br>exposure   
   | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 3<br>exposure  
   | Stage 3<br>posure, of<br>which  | ck of Stock of<br>ons for provisions<br>ge 1 Stage<br>osure exposu   | s for provisions f<br>2 Stage 3   | or Coverage Ratio  
  | Stage 1<br>exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount | Stage 2 exposure g   | Stage 2<br>kposure, of<br>which<br>uaranteed<br>amount   | Stage 3<br>exposure                         | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount  
   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>rovisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure   
   |
|                             |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
|                             |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
|                             | 750   |  |   | 4   | 6   | - 4   | 0   | F   | 00.020/   | 746  | F90  
   | 7   
   | F  | 10   
   | 0   | 2  | 0   | 0 00.000   
  | 741   | E77  | 0  | 6  | 12  | 11  
   | 2   | 0   | 12 00 0   
   |
| rod Londing                 | /52   |  |   | 4   | 0   | 9 4   | 0   | 5   | 90.92%  | /40  | 580  
   | /   
   | 5  | 10   
   | 8   | 3  | 0   | 9 89.86%   
  | /41   | 5//  | 8  | 6  | 13  | 11  
   | 3   | 0   | 12 88.9   
   |
|                             |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
|                             | 522   | /30  |   | 37  | 2   | 2 1   | 2   | 1   | 53 40%  | 524  | 441  
   | 40  
   | 22   | 2  
   | 3   | 1  | 2   | 2 53.060/  
  | 523   | 440  | 30   | 33   | 1   | 1   
   | 1   | 2   | 2 54  
   |
| te property - Of Which: SME |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
|                             | 0   |  |   | 0   |   |   | 0   |   |   | 0  | 0  
   | 0   
   | 0  | 0  
   | 0   | 0  |   | 0 -  
  | 0   |  | 0  | 0  | 0   | 0   
   | 0   | 0   | 0 -   
   |
|                             |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
|                             |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
|                             |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
| sets                        |   |  |   |   |   |   |   |   |   |  |  
   |   
   |  |  
   |   |  |   | | |
  |   |  |  |  |   |   
   |   |   |   
   |
|                             | 1,273   | 1,024  | 49  | 41  | 8   | 5 4   | 3   | 6   | 81.72%  | 1,270  | 1,021  
   | 47  
   | 39   | 13   
   | 11  | 3  | 3   | <b>11</b> 81.50%   
  | 1,265   | 1,017  | 47   | 39   | 18  | 14  
   | 3   | 3   | <b>14</b> 80.4  
   |
|                             | sed Lending ate property te property - Of Which: SME te property - Of Which: non-SME g ich: SME ich: non-SME sets | ate property       522         ate property       0         te property - Of Which: SME       0         te property - Of Which: non-SME       0         g       0         ich: SME       0         ich: SME       0         sets       0 | ate property       522       439         ate property       0       0         te property - Of Which: SME       0       0         te property - Of Which: non-SME       0       0         g       0       0       0         ich: SME       0       0       0         sets       0       0       0 | S22       439       44         Ate property       522       439       44         Ate property       O       O       0         te property - Of Which: SME       0       0       0         te property - Of Which: non-SME       0       0       0         g       0       0       0       0         ich: SME       0       0       0       0         isets       0       0       0       0 | Image: setsImage: set | Image: sets         Image: sets | Image: setsImage: set | Image: setsImage: set | Image: setsImage: set | And<br>S52And<br>S52And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br>And<br> | sed Lending       Image: Constraint of the c | set Lending       1 <td< td=""><td>set Lending       Image: Set Lendi</td><td>Set Lending         Normal Matrix         Normal Mat</td><td>Seed Lending         Sole         Sole</td><td>No         No         No&lt;</td><td>M         M</td><td>sed Landing         o         <th< td=""><td>in and base         in and base</td><td>Normal And And And And And And And And And And</td><td>Normal Action         Normal A</td><td>No         No         No&lt;</td><td>Main and and and and and and and and and an</td><td>initial         initial         <t< td=""><td>set lending         indication         indica</td><td>set Landy         set Landy         <t< td=""><td>indication         indication         indicat</td></t<></td></t<></td></th<></td></td<> | set Lending       Image: Set Lendi | Set Lending         Normal Matrix         Normal Mat | Seed Lending         Sole         Sole | No         No< | M         M | sed Landing         o <th< td=""><td>in and base         in and base</td><td>Normal And And And And And And And And And And</td><td>Normal Action         Normal A</td><td>No         No         No&lt;</td><td>Main and and and and and and and and and an</td><td>initial         initial         <t< td=""><td>set lending         indication         indica</td><td>set Landy         set Landy         <t< td=""><td>indication         indication         indicat</td></t<></td></t<></td></th<> | in and base         in and base | Normal And           | Normal Action         Normal A | No         No< | Main and and and and and and and and and an | initial         initial <t< td=""><td>set lending         indication         indica</td><td>set Landy         set Landy         <t< td=""><td>indication         indication         indicat</td></t<></td></t<> | set lending         indication         indica | set Landy         set Landy <t< td=""><td>indication         indication         indicat</td></t<> | indication         indicat |

																PI	ublic guarantees	- Baseline Scena	ario												
							31/1	12/2021									31/12	2/2022									31/12/	/ 2023			
		Stay expo n EUR, %)	age 1 ex	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	of Stock of provisions for Stage 1 d exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0	(		0	0	0	0	0	0 -	0	0	0	0	0		0	0	0	0 -	0	0	C	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	(	)	)	0	0	0	0	0 -	0	0	0	0	0		0	0	0	0 -	0	0	C	0	0	0	0	0	0 -
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
GLKMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	(	)	)	0	0	0	0	0 -	0	0	0	0	0		0	0	0	0 -	0	0	C	0	0	0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	(			0	0	0	0	0 -	0	0	0	0	0		0	0	0	0 -	0	0	0	0	0	0	0	0	0 -

																F	Public guarantees	s - Baseline Scena	nrio													
							31/1	2/2021									31/1	12/2022									31/12	2/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	Central banks																															
146	Central governments																															
147	Institutions																															
148	Corporates		C	) 0		0 0	(	) (	0	0 0	0	0 -	C	) (	) (	D C	0	0	0	0	0	0 -		0 (	0	0 0	) 0	0	0	0	0	) -
149	Corporates - Of Which: Specialised Lending																															
150	Corporates - Of Which: SME																															
151	Retail		C	0 0		0 0	(	) (	0	0 0	0	0 -	C	) (	) (	0 0	0	0	0	0	0	0 -		0 (	0	0 0	) 0	0	0	0	0	) -
152	Retail - Secured on real estate property																															
<sup>153</sup> POLAND	Retail - Secured on real estate property - Of Which: SME																															
154 POLAND	Retail - Secured on real estate property - Of Which: non-SME		C	) 0		0 0	(	) (	0	0 0	0	0 -	C	) (	) (	D C	0	0	0	0	0	0 -		0 (	0	0 0	) 0	0	0	0	0	) -
155	Retail - Qualifying Revolving																															
156	Retail - Other Retail																															
157	Retail - Other Retail - Of Which: SME																															
158	Retail - Other Retail - Of Which: non-SME																															
159	Equity																															
160	Securitisation																															
161	Other non-credit obligation assets																															
162	IRB TOTAL		0	0		0 0	(		0	0 0	0	0 -	0			0 0		0	0	0	0	0 -		0 0	0	0 0	0	0	0	0	0	) -

																P	Public guarantees	- Baseline Scena	rio												
							31/1	12/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	F Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		C	0 0	00	)	0	0 0	0 0	(	0 0 -		0	0	0 0	0	0 0	) (	0	0	0	0 -		0	0	0 0		) (	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		C	0 0	0	)	0	0 0	0 0	(	0 0-		0	0	0 0	0	0 0	) (	0	0	0	D -	(	0	0	0 0		) (	0 0	0	0 -
	Retail - Secured on real estate property																														
MEXICO	Retail - Secured on real estate property - Of Which: SME																														
MEXICO	Retail - Secured on real estate property - Of Which: non-SME		C	0 0	00	)	0	0 0	0 0	(	0 0-		0	0	0 0	0	0 0	) (	0	0	0	D -	(	0	0	0 0		) (	0 0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0		0	0 0	0 0	C	0 -		0	0	0	0	0 0		0	0	0	D -		D	0	0 0			0 0	0	0 -

																Public guarantees	s - Baseline Scena	ario													
						31/1	12/2021									31/1	2/2022									31/1	2/2023				
		Sta exp n EUR, %)	age 1 oosure age 1 bosure guarantee amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates																														
	Institutions																														
	Corporates		0	0	0	0	0	0 0	0 0	) (	) -	0	(	0	0	0	0	0 0	0 0	C	) -	0	(	) (	0 0		0 0	0 0	0 0	(	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 (	0 0	0 0	) (	) -	0	C	0	0	0	0	0 0	0 0	C	) -	0	(	) (	0		0 0	0 0	0 0	(	0 -
	Retail - Secured on real estate property																														
FRANCE	Retail - Secured on real estate property - Of Which: SME																														
IRANCL	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 (	0 0	0 0	) (	) -	0	C	D	0	0	0	0 0	0 0	C	) -	0	(	) (	0		0 0	) 0	0 0	(	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0 0	0 0	0		-	0	C		0	0	0	0 0	0	0	) -	0			0		0 0	0	0		0 -

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EUROPEAN BANKING AUTHORITY									2	2021 EU	J-wide S					-19 IRB							
		-										DdhC	o Santande	I S.A.									
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
												Mora	toria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks	, , , , , , , , , , , , , , , , , , ,																					
	Central governments																						
	Institutions																						
	Corporates		3,096	1,735	774	1 20	112	349	9 45.04%	2,818	1,833	955	5 17	9	9 435	45.52%	2,608	1,888	1,110	) 15	93	509	/
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		45,017	9,883	2,982	2 55	5 722	675	5 22.64%	42,470	11,156	4,256	5 47	70 70	) 915	21.49%	40,343	12,143	5,397	7 41	736	1,123	·
	Retail - Secured on real estate property																						
anco Santander S.A.	Retail - Secured on real estate property - Of Which: SME																						
anco Santanuel S.A.	Retail - Secured on real estate property - Of Which: non-SME		42,256	8,999	2,636	5 16	599	439	9 16.67%	39,866	10,257	3,769	9 14	56	5 588	15.60%	37,844	11,260	4,787	7 12	607	716	, 
	Retail - Qualifying Revolving																					[]	
	Retail - Other Retail																					/	$\mathbf{A}$
	Retail - Other Retail - Of Which: SME																				(/	//	4
	Retail - Other Retail - Of Which: non-SME																						
	Equity																				(/	/	1
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		48,113	11,618	3,756	j <u>75</u>	834	1,024	1 27.26%	45,288	12,988	5,211	64	79	1,349	25.90%	42,950	14,030	6,507	7 56	830	1,632	4

												Morat	toria - Adverse Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage F Stage S exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		86	37	9	0		2	2 23.28%	86	5 36	10	0		2 2	23.02%	86	5 30	5 10	)	2 2		2
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		6,558	1,578	1,157	26	10	)9 28	0 24.16%	6,150	1,518	1,626	19	102	2 389	23.90%	5,815	5 1,490	5 1,982	2 10	5 90	47	71
	Retail - Secured on real estate property																						
CDATN	Retail - Secured on real estate property - Of Which: SME																						
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		5,786	1,213	998	7	5	58 17	4 17.41%	5,451	l 1,145	1,401	5	50	239	17.08%	5,166	5 1,12	5 1,706	5	5 43	28	39
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		6,644	1,615	1,167	26	11	2 28	<b>2</b> 24.16%	6,235	5 1,554	1,636	19	104	391	23.89%	5,901	L 1,532	1,992	2 10	5 92	47	74

											Mora	itoria - Adverse So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln l	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverag Sta
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		199 47	78 97	7	0	0 40	0 41.62%	151	526	97	7 (	) (	) 40	41.62%	130	547	97	(	<u>ז ו</u>	1	40
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	33,	133 7,56	57 1,406	6	5 51	.0 184	4 13.06%	31,100	8,982	2,024	4 4	499	9 240	11.87%	29,400	10,065	2,641		554 ک	<i>i</i> 2 <sup>c</sup>	297
	Retail - Secured on real estate property																					
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	32,	961 7,48	33 1,391	1	5 51	.0 17	1 12.27%	30,944	8,882	2,008	8 4	499	9 227	11.32%	29,251	9,959	2,625		3 554	t 21	284
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	33,3	332 8,04	5 1,503	3	5 51	0 224	14.90%	31,251	9,508	2,120	) 4	499	281	13.23%	29,530	10,612	2,738	3	3 554	. 37	37

												Mora	atoria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
v n		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions				_		-				-										-		
	Corporates		85	5	5	1 0	0 0		0 27.51%	81	9		2 (	0 (	0 0	23.81%	76	12		8 0	0 0	1	1 21.28%
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME		10	\	-				0.000	10			0			0.200/							0.100
	Retail		10	)	0	0 0	0		0.22%	10	0		0 (	) (	0	0.20%	10	00	(	) (	0 0	(	0.19%
	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		10	\ \	0	0			0 0 220/	10	0		0			0.200/	10				0		0.19%
	Retail - Secured on real estate property - Of Which: non-SME		10	, 	0	0 0			0 0.22%	10	0		0 (	J (	0	0.20%	10	0		) (	0	L L	0.19%
	Retail - Qualifying Revolving																						
	Retail - Other Retail Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		95	;	5	1 0	0		<b>D</b> 24.21%	90	9		2 (		0	22.08%	86	12	3	; O	0	1	L 20.11%

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Cove
	Central banks																						
	Central governments																						4
	Institutions				_			-							-				-				
	Corporates		282	14	7 3	0 2	. 56	6 2	.0 67.77%	253	164	4	12	2 5	0 27	64.79%	229	17	8 5	3 1	50	3	34
	Corporates - Of Which: Specialised Lending																						4
	Corporates - Of Which: SME																-						
	Retail		6	(	0	0 0	0	0	0 -	6	0		0	0	0 0	-	6		0	0 0	(		0 -
	Retail - Secured on real estate property																						
BRAZIL	Retail - Secured on real estate property - Of Which: SME				-			-							-				-				
DRALIL	Retail - Secured on real estate property - Of Which: non-SME		6	(	0	0 0	0	0	0 -	6	0		0	0	0 0	) -	6		0	0 0	(		0 -
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		288	147	7 30	0 2	56	5 2	<b>0</b> 67.77%	259	164	4	2	2 50	0 27	64.79%	235	178	8 5	3 1	50	3	34

											MUTa	toria - Adverse So										
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	C	)	0	0 0	)	0	0 -	0	0	(	) (	)	0 0	-	0	) (	)	0 0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	C	)	0	0 0	)	0	0 -	0	0	(	) (	)	0 0	-	0	) (	)	0 0	0	0	0 -
	Retail - Secured on real estate property																					
CHILE	Retail - Secured on real estate property - Of Which: SME			-				-											-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	С	)	0	0 0	)	0	0 -	0	0	(	) (		0 0	) -	0		)	0 0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0		0	0 0		0	0 -	0	0	(			0 0	-	0			) 0	0	0	0 -

Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	EUR, %) EUR, %	0 541	3 241	31/12/2021         Stock of provisions for Stage 1 exposure         exposure         1         2         2         3         1         3         3         31/12/2021         31/12/2021         Stock of provisions for Stage 1 exposure         31/12/2021         Stock of provisions for Stage 1 exposure         a         a         a         b         a         b         b         b         a         b         b         b         b         b         c	Stage 2 exposure 9 30 5 5 50 4 30 4 31 4 31 4 31 4 32 4 33 5 50 5 50 5 50 5 50 5 50 5 50 5 50 5	Stock of provisions for Stage 3 exposure 2 2 3 4 4 1 1 1 1 1 1 1 1 1 1 1 1 1	Coverage Ratio Stage 3 exposure 2 A2.66% 3 33.96% 4 A2.66% 4 A2.66% 5 338.77% 5 37.80%	Stage 1         exposure         %         3,72         %         3,34         4         5         6         7	Stage 2 exposure	Stage 3         exposure         526         66         66         66         66         66         67         68 <th>atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1</th> <th>Stock of provisions for Stage 2 exposure 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3</th> <th>Stock of</th> <th>Stage 3 exposure         2         35.49%         35.49%         37.58%         37.58%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         36.47%</th> <th>Stage 1</th> <th></th> <th>Stage 3 exposure 61 61 58 58 44 44 1,19</th> <th>0      </th> <th>Stock of provisions for Stage 2 exposure exposure</th> <th>Stock of provisions for Stage 3</th>	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Stock of	Stage 3 exposure         2         35.49%         35.49%         37.58%         37.58%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         36.47%	Stage 1		Stage 3 exposure 61 61 58 58 44 44 1,19	0	Stock of provisions for Stage 2 exposure exposure	Stock of provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln Central banks Central governments Institutions Corporates - Of Which: Specialised Lending	EUR, %)         EUR, %)         Image: Control of the second secon	exposure	exposure	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1	Provisions for Stage 2 exposure   9 30   9 30   9 30   5 5   5 5   4 33   4 33   4 33   4 33   4 33   4 33   4 33   5 5   4 33   5 5   6 6   7 7   8 7   9 5   9 30  9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30   9 30 <td< th=""><th>stock of provisions for Stage 3 exposure</th><th>Stage 3 exposure         3       33.96%         2       42.66%         3       38.77%         3       38.77%         5       37.80%</th><th>Stage 1 exposure</th><th>522 442 219 219 964</th><th>exposure</th><th>Stock of provisions for Stage 1 exposure exposure 6 3 3 2 4 3 3 4 3 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3</th><th>provisions for Stage 2 exposure 2 3 3 3 3 3 3 3 3 3 3 3 3 3</th><th>provisions for Stage 3 exposure 5 18 5 18 3 17 6 120 6 120 6 120 9 362 9 362</th><th>Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 image: Stage 3         Image: Stage 3         Image</th><th>exposure  1,189  1,189  3,688  3,300  4,878  5tage 1</th><th>472 472 366 166 838</th><th>exposure</th><th>Stock of provisions for Stage 1 exposure  Stage 1 exposure  Total Stock of exposure  Total Stock of expose of expose</th><th>Stock of provisions for Stage 2 exposure 2 3 3 3 3 3 3 3 3 3 3 3 3 3</th><th>provisions for Stage 3 exposure 2003 2005 2</th></td<>	stock of provisions for Stage 3 exposure	Stage 3 exposure         3       33.96%         2       42.66%         3       38.77%         3       38.77%         5       37.80%	Stage 1 exposure	522 442 219 219 964	exposure	Stock of provisions for Stage 1 exposure exposure 6 3 3 2 4 3 3 4 3 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3 5 3	provisions for Stage 2 exposure 2 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 3 exposure 5 18 5 18 3 17 6 120 6 120 6 120 9 362 9 362	Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 image: Stage 3         Image: Stage 3         Image	exposure  1,189  1,189  3,688  3,300  4,878  5tage 1	472 472 366 166 838	exposure	Stock of provisions for Stage 1 exposure  Stage 1 exposure  Total Stock of exposure  Total Stock of expose	Stock of provisions for Stage 2 exposure 2 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 3 exposure 2003 2005 2
Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln Central banks Central governments Institutions Corporates - Of Which: Specialised Lending	EUR, %)         EUR, %)         Image: Stage 1         EUR, %)         Image: Stage 1         Stage 1         exposure	exposure	exposure	Stage 1 exposure         1	Stage 2 exposure 9 30 5 5 50 4 30 4 30 4 30 4 30 4 30 4 30 4 30 5 5 5 50 5 50 5 50 5 50 5 50 5 50 5	Stage 3 exposure	exposure  exposure  A and a second se	exposure 1,23 1,	522 442 219 219 964	exposure	Stage 1         exposure         6         6         7         6         7      <	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure         2         35.49%         35.49%         37.58%         37.58%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         33.96%         36.47%	exposure  1,189  1,189  3,688  3,300  4,878  5tage 1	472 472 366 166 838	exposure	Stage 1         exposure         7         7         80	Stage 2 exposure 3 22 5 23 4 9 4 9 2 45 Stock of provisions for	Stage 3 exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending	3,760 3,760 3,380 3,380 5,031	0 541 0 293 0 293 1 1,127	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	2 42.66% 3 38.77% 3 38.77% 5 37.80% Coverage Ratio	√ 3,72 √ 3,34 √ 3,34 √ 4,95 √ 4,95		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	2 Coverage Ratio -	3,300 3,300 4,878 Stage 1	838	44 44	0	Stock of provisions for	Stock of provisions for Stage 3
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	3,760 3,760 3,380 3,380 5,031	0 541 0 293 0 293 1 1,127	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	2 42.66% 3 38.77% 3 38.77% 5 37.80% Coverage Ratio	√ 3,72 √ 3,34 √ 3,34 √ 4,95 √ 4,95		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	2 Coverage Ratio -	3,300 3,300 4,878 Stage 1	838	44 44	0	Stock of provisions for	Stock of provisions for Stage 3
Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	5,031	0 293	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	3 38.77%	% 3,34		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	2 36.47% Coverage Ratio -	3,300 3,300 4,878 Stage 1	838	44 44	0	Stock of provisions for	Stock of provisions for Stage 3
Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates	5,031	0 293	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	3 38.77%	% 3,34		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	2 36.47% Coverage Ratio -	3,300 3,300 4,878 Stage 1	838	44 44	0	Stock of provisions for	Stock of provisions for Stage 3
Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: non-SME         Equity         Securitisation         Other non-credit obligation assets         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates	5,031	5 233 1 1,127 1 1,127 Stage 2	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	5 37.80% Coverage Ratio	6 4,95		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	2 36.47% Coverage Ratio -	4,878 Stage 1	838	1,19	7 12 31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3
Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL IRB TOTAL (mln Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio	- Stage 1		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	Z 36.47%	Stage 1		1,19	7 12 31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3
Equity Securitisation Other non-credit obligation assets IRB TOTAL (mln Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio	- Stage 1		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	Z 36.47%	Stage 1		1,19	7 12 31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3
Other non-credit obligation assets IRB TOTAL (mln Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio	- Stage 1		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	Z 36.47%	Stage 1		1,19	7 12 31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3
(mln Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio	, Stage 1		Mora Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1			31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	provisions for		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	provisions for		Stage 1	Stage 2	_Stage 3	Stock of provisions for	Stock of provisions for	provisions for Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure	Stage 2 exposure		Stage 1	Stage 2	Stage 3		Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 1				Stage 1	Stage 2	Stage 3			Stage 3
Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	EUR, %)			exposure	exposure	exposure						exposure		exposure	exposure	exposure	exposure	Stage 1	exposure	
Institutions Corporates Corporates - Of Which: Specialised Lending											exposure		exposure					exposure		exposure
Corporates - Of Which: Specialised Lending		2 0			0				0				0	0-		0		0		
															۷					
Retail Retail - Secured on real estate property	294	4 121	1 23	3 2	2 4	5 1	68.41%	/0 26	144	33	3 2	2 6	2 2	2 66.78%	244	150	4	15	2 66	30
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		7 0	) 0	0 (	0	)	0 40.64%	%	1	(	0 0	)	0	0 40.64%	7	1		0	0 0	0
Retail - Qualifying Revolving Retail - Other Retail																				
Retail - Other Retail - Of Which: non-SME																				
Securitisation																				
Other hon-credit obligation assets IRB TOTAL	296	6 121	. 23	3 2	2 4	5 10	<b>5</b> 68.41%	% <b>26</b>	144	33	3 2	2 62	2 22	<b>2</b> 66.78%	245	150	4	5 2	2 66	30
										Mora	atoria - Adverse Sc	cenario								
				31/12/2021							31/12/2022							31/12/2023		
	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for		Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	Stock of provisions for
		exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 3 exposure
Central governments																				
Corporates	(	0 0	0 0	0 (	0	)	0 -		0	(	0 0	)	0	0 -	0	0		0	0	0
Corporates - Of Which: SME Retail		4 3	3 0	0 (	0	)	0 -		4		0 0		0	0 -	3	4		0	) 0	0
Retail - Secured on real estate property																				
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		4 3	3 0	0 (	0	)	0 -		4	(	0 0	)	0 (	0 -	3	4		0 (	0 0	0
Retail - Other Retail Retail - Other Retail - Of Which: SME																				
Equity																				
Other non-credit obligation assets		4 3	3 0		0 0		) -		4					) -	3	4		0 0		0
							7				<u>, , , , , , , , , , , , , , , , , , , </u>			7		-				
Eq Se Ot IR Ce In Co Re Eq	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME uity ccuritisation her non-credit obligation assets B TOTAL  (min intral banks intral governments stitutions inprorates Corporates - Of Which: SME retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other R	Retail - Secured on real estate property - Of Which: non-SME       Image: Comparison of	Retail - Secured on real estate property - Of Which: non-SME       7       (         Retail - Qualifying Revolving           Retail - Other Retail           Retail - Other Retail - Of Which: SME           Retail - Other Retail - Of Which: non-SME           uity            net non-credit obligation assets            B TOTAL       296       121           mtral banks   <	Retail - Secured on real estate property - Of Which: non-SME       7       0         Retail - Qualifying Revolving           Retail - Other Retail           Retail - Other Retail - Of Which: SME           Retail - Other Retail - Of Which: non-SME           uity            curitisation            her non-credit obligation assets            B TOTAL       296       121       22         Stage 1 exposure       Stage 2 exposure       stage 3 exposure         miral governments            stitutions             Corporates - Of Which: Specialised Lending             Corporates - Of Which: Specialised Lending              Retail - Secured on real estate property                (min EUR, %)	Retail - Secured on real estate property - Of Which: non-SME       7       0       0         Retail - Other Retail       C       C       C         Retail - Other Retail - Of Which: SME       C       C       C         Retail - Other Retail - Of Which: SME       C       C       C         Retail - Other Retail - Of Which: non-SME       C       C       C         uity       C       C       C       C         curitisation       C       C       C       C         her non-credit obligation assets       C       C       C       C         B TOTAL       296       121       23       C       Stage 1       Stage 2       Stage 3       Stock of         ntral banks       C       C       C       C       C       Stage 1       C       C       Stage 1       C	Retail - Secured on real estate property - Of Which: non-SME       7       0       0       0       0         Retail - Other Retail	Retail - Scuried on real estate property - Of Webbits non-SME         7         0	Retail - Secured on real estate property - Of Middle non-SME         7         0	Retail - Quarity Revolving         C         O </td <td>Rotal - Source on null estexte property - Of Which: non-SME         7         0         0         0         0         46.64%         72         1           Rotal: - Out Afrike Retail   &lt;</td> <td>Betal- Quarking and easing property of White non-SME         7         0        &lt;</td> <td></td> <td>Real: Source for set all property OW (not): Story State       7       1       0</td> <td>Refa       Control Sector Grave Sector Grav</td> <td>Control consistence operation with the second operation with the</td> <td><math display="block"> \begin{array}{c c c c c c c c c c c c c c c c c c c </math></td> <td><math display="block"> \begin{array}{c c c c c c c c c c c c c c c c c c c </math></td> <td><math display="block"> \  \  \  \  \  \  \  \  \  \  \  \  \ </math></td> <td><math display="block"> \frac{1}{1000} \frac{1}{100</math></td> <td>Subscription       Subscription       Subscriptin       Subscriptin</td>	Rotal - Source on null estexte property - Of Which: non-SME         7         0         0         0         0         46.64%         72         1           Rotal: - Out Afrike Retail   <	Betal- Quarking and easing property of White non-SME         7         0        <		Real: Source for set all property OW (not): Story State       7       1       0	Refa       Control Sector Grave Sector Grav	Control consistence operation with the second operation with the	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \  \  \  \  \  \  \  \  \  \  \  \  \ $	$ \frac{1}{1000} \frac{1}{100$	Subscription       Subscriptin       Subscriptin

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
v n	(mln EU	Stage 1 exposur R, %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o r provisions Stage 3 exposu	s for 3 Stage 3	o - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
3	Central banks																						
1	Central governments																						
5	Institutions																						
5	Corporates		943	344	207	7 8	2	23	134 64.76	% 82	24 40	26	54	7 2	21 165	5 62.52%	5 725	4	54 31	.4	5 19	19	61.06%
, 	Corporates - Of Which: Specialised Lending																						
3	Corporates - Of Which: SME																						
	Retail		4	0	0	0 0		0	0 -		4	0	0	0	0 (	0 -	4	ł	0	0	0 0		0 -
	Retail - Secured on real estate property																						
MEXICO	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		4	0	0	0 0		0	0 -		4	0	0	0	0 (	0 -	4	ł	0	0	0 0		0 -
3	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
5	Retail - Other Retail - Of Which: SME																						
5	Retail - Other Retail - Of Which: non-SME																						
,	Equity																						
	Securitisation																						
	Other non-credit obligation assets					_													_				
	IRB TOTAL		946	344	207	8	2	23	<b>134</b> 64.76	% 82	28 40	5 26	64	7 2	21 165	<b>5</b> 62.52%	<b>729</b>	45	4 31	4	5 19	19	<b>1</b> 61.06%

											MOR	itoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure JR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or <sup>Cov</sup>
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	1	77 4	17	9	1	0	9 94.85%	165	54	1	3	1	0 12	90.12%	157	58	3 1	8 1	. C		16
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	1,1	58 6	56	59 17	7	4 5	3 89.92%	1,120	61	10	1 17	7	3 87	86.04%	1,083	57	7 14	2 15	3	12	<u>،</u> 20
	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
INANCL	Retail - Secured on real estate property - Of Which: non-SME		13	1	1 (	0	0	0 37.71%	13	1		1 (	0	0 0	31.86%	13	1	L	2 (	) C		0
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	1,3	35 11	2	68 18	8	4 6	2 90.58%	1,286	115	114	4 18	8	3 99	86.52%	1,240	116	5 16	16	3	13	.36

## 2021 Ell wide Stress Test, Credit riel, COVID 10 TDD

BA EUROPEAN BANKING AUTHORITY													2	2021 EU	J-wide S		<b>Test: Cr</b>	<b>edit risk</b> er S.A.		0-19 IRI	3										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116		118	119	120	121	122	123	124	125	126	127	128	129	130
															P	ublic guarantees	s - Adverse Scena	rio													
						31/12	2/2021										2/2022									31/1	.2/2023				
		Stage 1 exposure (mln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks		Jinount														anount														
	Central governments																														
	Institutions																														
	Corporates	19,2	16 14,413	.3 1,49	92 1,120	684	524	41	59	90	13.20%	18,715	5 14,038	1,561	1,171	1,116	6 84	8 34	48	8 139	12.49%	18,27	5 13,709	9 1,62	1 1,216	5 1,49	95 1,13	32 32	45	17	9
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	9,1	45 7,30	78	30 624	153	122	14	26	18	11.56%	8,844	7,068	854	683	379	9 30	2 11	L 26	6 42	11.20%	8,61	6,888	88	8 710	) 57	1 4	55 10	26	6	,3
	Retail - Secured on real estate property																														
Banco Santander S.A.	Retail - Secured on real estate property - Of Which: SME																														
Danco Santanuel S.A.	Retail - Secured on real estate property - Of Which: non-SME																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														
	IRB TOTAL	28,3	70 21,72	7 2,27	1,744	837	646	55	86	108	12.95%	27,569	21,113	2,414	1,854	1,495	5 1,15	0 46	75	5 182	12.19%	26,902	2 20,604	2,50	9 1,927	7 2,06	6 1,58	37 42	71	243	3 11

																	Pub	blic guarantees -	Adverse Scenar	rio													
							31/1	12/2021										31/12/	2022									31/12	/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o r provisions Stage 3 exposu	is for	Ratio - S 3 ex ure	Stage 1 xposure a	Stage 1 oosure, of which aranteed mount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																																
	Central governments																																
	Institutions Corporates																																
	Corporates		18,465	13,829	1,48	86 1,12	16 67	76 51	18 3	35 5	59	83 1	12.32%	17,972	13,460	1,554	1,166	1,102	837	7 3	1 48	3 126	11.48%	17,538	13,136	1,613	1,210	1,476	1,117	28	45	162	2
	Corporates - Of Which: Specialised Lending																																
	Corporates - Of Which: SME																																
	Retail		8,642	6,885	71	17 57	72 15	51 12	20 1	13 2	22	16 1	10.94%	8,340	6,644	795	634	375	299	9 1	0 22	2 40	10.69%	8,109	6,460	836	666	5 565	450	9	23	60	ز
	Retail - Secured on real estate property																																
SPAIN	Retail - Secured on real estate property - Of Which: SME																																
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0	0	0 -		0	0	0	0	0	C	0	0 (	D C	-	0	0	(	) (	0 0	0	0	0	0	- i
	Retail - Qualifying Revolving																																
	Retail - Other Retail																																
	Retail - Other Retail - Of Which: SME																																
	Retail - Other Retail - Of Which: non-SME																																
	Equity																																
	Securitisation																																
	Other non-credit obligation assets																																
	IRB TOTAL		27,116	20,721	2,20	03 1,68	8 82	27 63	8 4	8 8	81	<b>100</b> 1	12.12%	26,321	20,111	2,350	1,800	1,476	1,135	5 4:	L 7(	) 167	11.31%	25,657	19,603	2,449	1,876	2,041	1,567	38	68	222	2

																Ρι	Public guarantee	es - Adverse Scen	ario													
							31/1	12/2021									31/1	12/2022									31/1	2/2023				
ow um		mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions Stage 2 exposure	Stock of for provisions f Stage 3 e exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, o which guaranteeo amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Ratio - Stage 3 exposure
37	Central banks																															
38	Central governments																															
39	Institutions																															
10	Corporates		0	0	0		0	0 (	0	0	0	0 -		0	0 0	0		0	0	0	0	0 -		0 (	)	0 (	) (		)	0 0		0 -
1	Corporates - Of Which: Specialised Lending																															
12	Corporates - Of Which: SME																															
13	Retail		0	0	0		0	0 (	0	0	0	0 -		0	0 0	0		0	0	0	0	0 -		0 (	)	0 (	) (		)	0 0		0 -
14	Retail - Secured on real estate property																															
UNITED KINGDOM	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	0 -		0	0 0	0		0	0	0	0	0 -		0 (	)	0 (	) (		)	0 0		0 -
17	Retail - Qualifying Revolving																															
18	Retail - Other Retail																															
19	Retail - Other Retail - Of Which: SME																															
50	Retail - Other Retail - Of Which: non-SME																															
51	Equity																															
52	Securitisation																															
	Other non-credit obligation assets																															
54	IRB TOTAL		0	0	0			0 0	0	0	0	0 -		0	0 0	0		0	0	0	0	0 -		0 0		0 0				0 0		0 -

|  |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  | Public guarante  | es - Adverse Scena  
   
   
   | ario   |   |  |   
  |   |  |  |  |  |                                    
   |   |  |   |   |
|--|--|--|---
--
--
--
--
---
--
--
--
--
---
--
--
--
--
--
--
--
--
--
---
--
--
--
---|---
---
--
--
--
--|---
--
--
---|--
--
--
---|--|---
--	--	---	--	--
---	---			
   
   
   
   | 31/1  
   
   
   
   | .2/2021   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  | 31/  | 12/2022   
   
   
   |  |   |  |   
  |   |  |  |  | 31,  | /12/2023                           
   |   |  |   |   |
| (min El  | Stage 1<br>exposure<br>JR, %)  |  |   | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount  
   
   
   
   | Stage 3<br>exposure   
   
   
   
   | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount  
   
   
   
  | Stock of<br>provisions for<br>Stage 1<br>exposure  
   
   
   
   | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   
   
   
   
   | Coverage Ratio<br>Stage 3<br>exposure   | - Stage 1<br>exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount  
   
   
  | Stage 2<br>exposure   | Stage 2<br>exposure, o<br>which<br>guaranteed<br>amount  
   
   
  | f Stage 3<br>exposure  | Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount  
   
   
   | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio ·<br>Stage 3<br>exposure   
  | Stage 1<br>exposure   | Stage 1<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 2<br>exposure  | Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount   | Stage 3<br>exposure  | Stage 3<br>exposure,
of<br>which<br>guaranteed<br>amount   | Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure  | Stock of<br>provisions for<br>Stage 3<br>exposure   | r Coverage Ratio<br>Stage 3<br>exposure |
| Central banks  |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
| Central governments  |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
| Institutions   |  | 0  | 0   | 0   
   
   
   
   | 0   
   
   
   
   | 0 (   
   
   
   
  | 0 0  
   
   
   
   |   | 0   
   
   
   
   | 0   |   | 0   
   
   
  | 0   | 0  
   
   
  | 0  | 0   
   
   
   | 0  | 0   | 0  |   
  |   | 0  | 0  | 0  | 0  | 0                                  
   | n   | 0  | 0   | 0                                       |
| Corporates   |  | 0  | 0   | 0   
   
   
   
   | 0   
   
   
   
   |   
   
   
   
  | 0 0  
   
   
   
   |   | 0   
   
   
   
   | 0-  |   |   
   
   
  | 0   | 0  
   
   
  | 0  | 0   
   
   
   | 0  |   |  | , -   
  |   | 0  | 0  | 0  | 0  | 0                                  
   |   | 0  |   | 0-                                      |
| Corporates - Of Which: SME                                   |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
|  |  | 0  | 0   | 0   
   
   
   
   | 0   
   
   
   
   | 0 (   
   
   
   
  | 0 0  
   
   
   
   | )   | 0   
   
   
   
   | 0 -   |   | 0   
   
   
  | 0   | 0  
   
   
  | 0  | 0   
   
   
   | 0  | 0   | 0 (  | ) -   
  | (   | 0  | 0  | 0  | 0  | 0                                  
   | 0   | 0  | 0   | 0 -                                     |
| Retail - Secured on real estate property                     |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  | <u> </u>   
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
| 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   
   
   
   
   | 0 -   |   | 0   
   
   
  | 0   | 0  
   
   
  | 0  | 0   
   
   
   | 0  | 0   | 0 0  | ) -   
  | 0   | 0  | 0  | 0  | 0  | 0                                  
   | 0   | 0  | 0   | 0 -                                     |
| Retail - Qualifying Revolving                                |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
| Retail - Other Retail  |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
|  |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
|  |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
| Equity   |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
| Securitisation   |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
| Other non-credit obligation assets                           |  |  |   |   
   
   
   
   |   
   
   
   
   |   
   
   
   
  |  
   
   
   
   |   |   
   
   
   
   |   |   |   
   
   
  |   |  
   
   
  |  |   
   
   
   |  |   |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   |  |  |  |  |                                    
   |   |  |   |   |
|  | (min El<br>Central banks<br>Central governments<br>Institutions<br>Corporates<br>Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME<br>Retail - Secured on real estate property<br>Retail - Secured on real estate property<br>Retail - Secured on real estate property<br>Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: SME<br>Retail - Other Retail = Of Which: SME<br>Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: non-SME<br>Equity<br>Securitisation<br>Other non-credit obligation assets<br>IRB TOTAL | Corporates - Of Which: SME       Image: Corporates - Of Which: SME         Retail       Image: Corporates - Of Which: SME         Retail - Secured on real estate property - Of Which: SME       Image: Corporates - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME       Image: Corporates - Of Which: SME         Retail - Qualifying Revolving       Image: Corporates - Of Which: non-SME         Retail - Other Retail       Image: Corporate - Of Which: SME         Retail - Other Retail - Of Which: SME       Image: Corporate - Of Which: non-SME         Retail - Other Retail - Of Which: non-SME       Image: Corporate - Of Which: non-SME         Equity       Image: Corporate - Of Which: non-SME         Securitisation       Image: Corporate - Of Which: non-SME | Stage 1<br>exposureStage 1<br>exposureexposure<br>which<br>guarantee<br>amountCentral banksImage: Central governmentsImage: Central governmentsImage: Central governmentsContral governmentsImage: Central governmentsImage: Central governmentsImage: Central governmentsCorporatesImage: Central governmentsImage: Central governmentsImage: Central governmentsRetailSecured on real estate propertyImage: Central governmentsImage: Central governmentsRetailImage: Central governmentImage: Central governmentImage: Central governmentRetailImage: Central governmentImage: Central governmentImage: Central governmentRetailImage: Central governmentI | Stage 1<br>exposureexposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposureCentral banksCentral governmentsInstitutionsCorporates00Corporates - Of Which: Specialised LendingCorporates - Of Which: SMERetail - Secured on real estate propertyRetail - Secured on real estate propertyRetail - Secured on real estate property - Of Which: SMERetail - Secured on real estate property - Of Which: non-SME00Retail - Other Retail </td <td>Stage 1<br/>exposureStage 1<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposureexposure<br/>which<br/>guaranteed<br/>amountCentral banks<!--</td--><td>Stage 1<br/>exposureStage 1<br/>exposureStage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amountStage 3<br/>exposureCentral banks<td>Stage 1<br/>exposureStage 1<br/>exposureexposure, of<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposureexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amount<!--</td--><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)         Central banks       —       —       —       —       —       —       Min Min Min Min Min Min Min Min Min Min</td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %)       Stage 1</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure, of<br/>guaranteed<br/>amount         Stage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure         Stage 3<br/>exposure, of<br/>provisions for<br/>stage 3<br/>exposure         Stack of<br/>provisions for<br/>stage 3<br/>exposure         Stage 1<br/>exposure         exposure<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure         Stage 1<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)         Stage 1<br/>(</td><td>Stage 1         Stage 1         <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<><td>Image: space with the space</td><td>bit is in the constraint of the constraint</td><td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td><td>bit         constrained problem         cons</td><td>bit         Unit         Unit</td><td>bit         State         S</td><td>Image: constraint of the constraint of the</td><td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td><td></td></td></th<></td></th<></td></th<></td></td></td></td> | Stage 1<br>exposureStage 1<br>which<br>guaranteed<br>amountStage 2<br>exposureexposure<br>which<br>guaranteed<br>amountCentral banks </td <td>Stage 1<br/>exposureStage 1<br/>exposureStage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amountStage 3<br/>exposureCentral banks<td>Stage 1<br/>exposureStage 1<br/>exposureexposure, of<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposureexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amount<!--</td--><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)         Central banks       —       —       —       —       —       —       Min Min Min Min Min Min Min Min Min Min</td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %)       Stage 1</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure, of<br/>guaranteed<br/>amount         Stage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure         Stage 3<br/>exposure, of<br/>provisions for<br/>stage 3<br/>exposure         Stack of<br/>provisions for<br/>stage 3<br/>exposure         Stage 1<br/>exposure         exposure<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure         Stage 1<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)         Stage 1<br/>(</td><td>Stage 1         Stage 1         <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<><td>Image: space with the space</td><td>bit is in the constraint of the constraint</td><td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td><td>bit         constrained problem         cons</td><td>bit         Unit         Unit</td><td>bit         State         S</td><td>Image: constraint of the constraint of the</td><td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td><td></td></td></th<></td></th<></td></th<></td></td></td> | Stage 1<br>exposureStage 1<br>exposureStage 2<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposure, of<br>which<br>guaranteed<br>amountStage 3<br>exposureCentral banks <td>Stage 1<br/>exposureStage 1<br/>exposureexposure, of<br/>which<br/>guaranteed<br/>amountStage 2<br/>exposureexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure, of<br/>which<br/>guaranteed<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amountexposure<br/>amount<!--</td--><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)         Central banks       —       —       —       —       —       —       Min Min Min Min Min Min Min Min Min Min</td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %)       Stage 1</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure, of<br/>guaranteed<br/>amount         Stage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure         Stage 3<br/>exposure, of<br/>provisions for<br/>stage 3<br/>exposure         Stack of<br/>provisions for<br/>stage 3<br/>exposure         Stage 1<br/>exposure         exposure<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure         Stage 1<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)         Stage 1<br/>(</td><td>Stage 1         Stage 1         <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<><td>Image: space with the space</td><td>bit is in the constraint of the constraint</td><td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td><td>bit         constrained problem         cons</td><td>bit         Unit         Unit</td><td>bit         State         S</td><td>Image: constraint of the constraint of the</td><td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td><td></td></td></th<></td></th<></td></th<></td></td> | Stage 1<br>exposureStage 1<br>exposureexposure, of<br>which<br>guaranteed<br>amountStage 2<br>exposureexposure, of<br>which<br>guaranteed<br>amountexposure, of<br>which<br>guaranteed<br>amountexposure<br>amountexposure, of<br>which<br>guaranteed<br>amountexposure, of<br>which<br>guaranteed<br>amountexposure, of<br>which<br>guaranteed<br>amountexposure, of<br>which<br>guaranteed<br>amountexposure, of<br>which<br>guaranteed<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amountexposure<br>amount </td <td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 2<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>exposure<br/>(min EUR, %)       Stage 3<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)         Central banks       —       —       —       —       —       —       Min Min Min Min Min Min Min Min Min Min</td> <td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %)       Stage 1</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure, of<br/>guaranteed<br/>amount         Stage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure         Stage 3<br/>exposure, of<br/>provisions for<br/>stage 3<br/>exposure         Stack of<br/>provisions for<br/>stage 3<br/>exposure         Stage 1<br/>exposure         exposure<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure         Stage 1<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)         Stage 1<br/>(</td><td>Stage 1         Stage 1         <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<><td>Image: space with the space</td><td>bit is in the constraint of the constraint</td><td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td><td>bit         constrained problem         cons</td><td>bit         Unit         Unit</td><td>bit         State         S</td><td>Image: constraint of the constraint of the</td><td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td><td></td></td></th<></td></th<></td></th<></td> | Stage 1<br>exposure<br>(min EUR, %)       Stage 2<br>exposure<br>(min EUR, %)       Stage 2<br>exposure<br>(min EUR, %)       Stage 3<br>exposure<br>(min EUR, %)       Stage 3<br>exposure<br>(min EUR, %)       Stage 3<br>(min EUR, %)       Stage 1<br>(min EUR, %)         Central banks       —       —       —       —       —       —       Min | Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %) <th< td=""><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %)       Stage 1</br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></br></td><td>Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>exposure<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure, of<br/>guaranteed<br/>amount         Stage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure         Stage 3<br/>exposure, of<br/>provisions for<br/>stage 3<br/>exposure         Stack of<br/>provisions for<br/>stage 3<br/>exposure         Stage 1<br/>exposure         exposure<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure         Stage 1<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)         Stage 1<br/>(</td><td>Stage 1         Stage 1         <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<><td>Image: space with the space</td><td>bit is in the constraint of the constraint</td><td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td><td>bit         constrained problem         cons</td><td>bit         Unit         Unit</td><td>bit         State         S</td><td>Image: constraint of the constraint of the</td><td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td><td></td></td></th<></td></th<></td></th<> | Stage 1<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>exposure<br> | Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %) | Stage 1<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>exposure<br>(min EUR, %)       Stage 1<br>(min EUR, %) <th< td=""><td>Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure<br/>(min EUR, %)         Stage 1<br/>exposure, of<br/>guaranteed<br/>amount         Stage 2<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure, of<br/>which<br/>guaranteed<br/>amount         Stage 3<br/>exposure         Stage 3<br/>exposure, of<br/>provisions for<br/>stage 3<br/>exposure         Stack of<br/>provisions for<br/>stage 3<br/>exposure         Stage 1<br/>exposure         exposure<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure         Stage 1<br/>exposure         Stage 3<br/>exposure         Stage 3<br/>exposure</td><td>Stage 1<br/>(min EUR, %)       Stage 1<br/>(min EUR, %)       <th< td=""><td>Stage 1<br/>(min EUR, %)         Stage 1<br/>(</td><td>Stage 1         Stage 1         <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<><td>Image: space with the space</td><td>bit is in the constraint of the constraint</td><td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td><td>bit         constrained problem         cons</td><td>bit         Unit         Unit</td><td>bit         State         S</td><td>Image: constraint of the constraint of the</td><td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td><td></td></td></th<></td></th<> | Stage 1<br>exposure<br>(min EUR, %)         Stage 1<br>exposure<br>(min EUR, %)         Stage 1<br>exposure, of<br>guaranteed<br>amount         Stage 2<br>exposure, of<br>which<br>guaranteed<br>amount         Stage 3<br>exposure, of<br>which<br>guaranteed<br>amount         Stage 3<br>exposure         Stage 3<br>exposure, of<br>provisions for<br>stage 3<br>exposure         Stack of<br>provisions for<br>stage 3<br>exposure         Stage 1<br>exposure         exposure<br>exposure         Stage 3<br>exposure         Stage 3<br>exposure         Stage 1<br>exposure         Stage 3<br>exposure         Stage 3<br>exposure | Stage 1<br>(min EUR, %)       Stage 1<br>(min EUR, %) <th< td=""><td>Stage 1<br/>(min EUR, %)         Stage 1<br/>(</td><td>Stage 1         Stage 1         <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<><td>Image: space with the space</td><td>bit is in the constraint of the constraint</td><td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td><td>bit         constrained problem         cons</td><td>bit         Unit         Unit</td><td>bit         State         S</td><td>Image: constraint of the constraint of the</td><td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td><td></td></td></th<> | Stage 1<br>(min EUR, %)         Stage 1<br>( | Stage 1         Stage 1 <t< td=""><td><math display="block"> \frac{1}{1} + 1</math></td><td>Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro</td><td>bit is interval         bit is int</td><td>Image: second processes         State in the second processes         State in</td><td>Image: sector contraction         State contraction</td></t<> <td>Image: space with the space</td> <td>bit is in the constraint of the constraint</td> <td>bit is in the state is and is an interview of the state is and is and is interview of the state is and is and</td> <td>bit         constrained problem         cons</td> <td>bit         Unit         Unit</td> <td>bit         State         S</td> <td>Image: constraint of the constraint of the</td> <td>bit is intermediate with the state withhe state with the state with state with the state with the state with the state</td> <td></td> | $ \frac{1}{1} + 1$ | Stage 1         Stage 2         Stage 2         Stage 3         Stock of provisions for Stage 3         Stock of provision for Stage 3         Stock of pro | bit is interval         bit is int | Image: second processes         State in the second processes         State in | Image: sector contraction         State contraction | Image: space with the space | bit is in the constraint of the constraint | bit is in the state is and is an interview of the state is and is and is interview of the state is and | bit         constrained problem         cons | bit         Unit         Unit | bit         State         S | Image: constraint of the | bit is intermediate with the state withhe state with the state with state with the state with the state with the state |   |

																Public guarante	es - Adverse Scena	ario													
						31/1	.2/2021									31,	12/2022									31/1	12/2023				
Row Num		Stage 1 exposure [mln EUR, %]	Stage 1 exposure, c which guarantee amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteeo amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																														
74 75	Central governments Institutions																														
76	Institutions Corporates		0	0	0	0	0 0	) (	0 0	0	0 -	(	0	0	0	0	0	0	0	0 (	) -	0	C		0	0	0	0 (	0 0	0 -	-
77	Corporates - Of Which: Specialised Lending																														
78	Corporates - Of Which: SME																														
79	Retail		0	0	0	0	0 0	) (	0 0	0	0 -	(	0	0	0	0	0	0	0	0 (	) -	0	C		0	0	0	0 (	0 0	0 -	-
80	Retail - Secured on real estate property																														
BRAZIL	Retail - Secured on real estate property - Of Which: SME																														
82 DRAZIL	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	) (	0 0	0	0 -	(	0	0	0	0	0	0	0	0 (	) -	0	C	)	0	0	0	0 (	0 0	0 -	
83	Retail - Qualifying Revolving																														
84	Retail - Other Retail																														
85	Retail - Other Retail - Of Which: SME																														
86	Retail - Other Retail - Of Which: non-SME																														
87	Equity Securitisation																														
88																															
89	Other non-credit obligation assets																														
90	IRB TOTAL		U	U	U	U	U 0	) (	0	U	U -		וע	U	U	U	U	U	U	0 0	1-	0	0		U	וי	U	<u>v</u> (	0 ]	0	,
																Public quarante	es - Adverse Scen	ario													

																	ru	ublic guarantees	- Auverse Scenari													
								31/1	12/2021									31/12	2/2022									31/1	.2/2023			
Row Num			(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Rat Stage 3 exposure
91	Central bar																															
92	Central gov	vernments																														
93	Institution	IS																														
94	Corporates	5		0	0	(	) (	)	0 0		0	0	0 -		0	0 0	0	0	0	0 0	0	0 -		0	0		0 0	D	0 0	0	0 0	0 -
95	Corporate	es - Of Which: Specialised Lending																														
96	Corporate	es - Of Which: SME																														
97	Retail			0	0	(	) (	)	0 0	)	0	0	0 -		0	0 0	0	0	0	0 0	0	0 -		0	0		0 0	D	0 0	0	0 0	0 -
98		Secured on real estate property																														
<sup>99</sup> 100 CH	Retail	- Secured on real estate property - Of Which: SME																														
100 CN	rtotan	- Secured on real estate property - Of Which: non-SME		0	0	(	) (	)	0 0		0	0	0 -		0	0 0	0	0	0	0 0	0	0 -		0	0		0 0	D	0 0	0	0 0	0 -
101	Retail - (	Qualifying Revolving																														
102		Other Retail																														
103	Retail	- Other Retail - Of Which: SME																														
104	Retail	- Other Retail - Of Which: non-SME																														
105	Equity																															
106	Securitisati																															
107	Other non-	-credit obligation assets																														
108	IRB TOTAL			0	0	C	) 0		0 0		0	0	0 -		0	0 0	0	0	0	0	0	0 -		0	0		0 0		0 0		0 0	0 -

•

BANKING AUTHORITY													20	021 EU	wide S		est: Cre Santande	<b>edit risk</b> er S.A.		D-19 IF	RB									
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129
												1			Pul	ıblic guarantees -		rio												
			Stage 1		Stage 2	31/1	12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31,	12/2023 Stage 3	Stock of	Stock of	Stock of
	(mln EUR, ۱۹	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	r provisions fo Stage 2 exposure	or provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure		Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	r provisions for Stage 3 exposure	or Coverage Ratio	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions fo Stage 1 exposure	or provisions for Stage 2 exposure	provisions for Stage 3 exposure
	Central banks		amount										amount		amount		amount								amount		amount			
	Central governments Institutions																													
	Corporates	75(	583	3	5	4 8	8	6	6	0	7 90.61%	6 742	577	7	5	14	11	1 4	1	0	13 89.44	6 73	6 572		8 6	6	19 1	15	4	0 17
	Corporates - Of Which: Specialised Lending	750	503	-								, 12	5,7	,		± 1							5/2			-			•	
	Corporates - Of Which: SME																													
	Retail	502	423	3	63 5	53 2	2	2	1	5	1 54.46%	6 504	424	58	49	4	4	4 1	L	4	2 54.98	6 50	9 428	5	52 44	4	6	5	1	3 3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																													
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	(	(	0	0	0 (	0	0	0	0	0 -	0	0	0	0	0	0	0 0		0	0 -		0 (		0 0	0	0	0	0	0 0
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Securitisation Other non-credit obligation assets																													
	Securitisation Other non-credit obligation assets IRB TOTAL	1,252	1,006	5 (	68 5	7 10	.0	8	7	5	<b>8</b> 82.62%	6 <b>1,246</b>	1,001	65	54	19	15	5 5	5	4	<b>15</b> 81.40	% <b>1,24</b>	5 1,000	6	0 50	D	25 2	20	4	4 20
	Other non-credit obligation assets	1,252	1,006	5 (	68 5	7 10	.0	8	7	5	<b>8</b> 82.62%	6 <b>1,246</b>	1,001	65	54 Pul	19 Iblic guarantees -	15 Adverse Scenari	5 5	5	4	<b>15</b> 81.40 <sup>0</sup>	/o <b>1,24</b>	5 1,000	6	50 50	0	25 2	20	4 4	4 20
	Other non-credit obligation assets	1,252	1,006	5 (	68 5	7 10	.0	8	7	5	8 82.62%	6 <b>1,246</b>	1,001	65	54 Pul	19 Iblic guarantees - 31/12/		5 5	5	4	<b>15</b> 81.40	/o <b>1,24</b>	5 1,000	6	50	31/	25 2 12/2023	20	4 4	4 20
	Other non-credit obligation assets	1,252 Stage 1 exposure	Stage 1 exposure, of which	5 Constant Stage 2 exposure	68 5 Stage 2 exposure, of which	7 1( 31/1 Stage 3 exposure	Stage 3 exposure, of which	8 Stock of provisions for Stage 1	7 Stock of provisions fo Stage 2	5 Stock of provisions fo Stage 3	8 82.62% or Coverage Ratio Stage 3	6 1,246 Stage 1 exposure	1,001 Stage 1 exposure, of which	65 Stage 2 exposure	Stage 2	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	4 Stock of provisions for Stage 3	or Coverage Ratio	o 	Stage 1 exposure, of		Stage 2 exposure, of which	) 31/ Stage 3 exposure	Stage 3 exposure, of which	20 Stock of provisions fo Stage 1	4 Stock of provisions for Stage 2	4 20 Stock of provisions for Stage 3
	Other non-credit obligation assets IRB TOTAL (mln EUR, %	Stage 1 exposure	Stage 1 exposure, of	5 Contraction of the second se	68 5 Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of	provisions for	7 Stock of provisions fo Stage 2 exposure	or provisions fo	, Coverage Ratio	- Stage 1	exposure, of	65 Stage 2 exposure	Stage 2		/2022 Stage 3 exposure, of		Stock of provisions for Stage 2 exposure	4 Stock of provisions for Stage 3 exposure	or Coverage Ratio	6 1,24 Stage 1 exposure	Stage 1	Stage 2 exposure	exposure, of	Stage 3		20 Stock of provisions fo Stage 1 exposure	4 Stock of provisions for Stage 2 exposure	provisions for
	Other non-credit obligation assets IRB TOTAL (mln EUR, % Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o 	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 Stock of provisions fo Stage 1 exposure	or provisions for Stage 2	provisions for Stage 3
	Other non-credit obligation assets IRB TOTAL         (min EUR, %)         Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o 	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 Stock of provisions fo Stage 1 exposure	or provisions for Stage 2	provisions for Stage 3
	Other non-credit obligation assets         IRB TOTAL         (min EUR, %)         Central banks         Central governments         Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o 	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 Stock of provisions fo Stage 1 exposure	or provisions for Stage 2	provisions for Stage 3
	Other non-credit obligation assets IRB TOTAL         (min EUR, %)         Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 Stock of provisions fo Stage 1 exposure 0	or provisions for Stage 2	provisions for Stage 3
	Other non-credit obligation assets         IRB TOTAL         (min EUR, %)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 Stock of provisions fo Stage 1 exposure 0	or provisions for Stage 2	provisions for Stage 3
	Other non-credit obligation assets         IRB TOTAL         (min EUR, %)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 Stock of provisions for Stage 1 exposure 0 0	or provisions for Stage 2	provisions for Stage 3
	Other non-credit obligation assets         IRB TOTAL         (min EUR, 9)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 Stock of provisions for Stage 1 exposure 0 0	or provisions for Stage 2	provisions for Stage 3
GERMANY	Other non-credit obligation assets         IRB TOTAL         (min EUR, 9)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Contraction of the second se	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 20 Stock of provisions for Stage 1 exposure 20 20 20 20 20 20 20 20 20 20	or provisions for Stage 2	provisions for Stage 3
GERMANY	Other non-credit obligation assets         IRB TOTAL         (min EUR, %)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Control Cont	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65  Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 20 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	or provisions for Stage 2	provisions for Stage 3
GERMANY	Other non-credit obligation assets         IRB TOTAL         (min EUR, 9)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Control Cont	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 20 20 20 20 20 20 20 20 20	or provisions for Stage 2	provisions for Stage 3
GERMANY	Other non-credit obligation assets         IRB TOTAL         IRB TOTAL         (min EUR, 9)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5 Control Cont	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65  Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 20 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	or provisions for Stage 2	provisions for Stage 3
GERMANY	Other non-credit obligation assets         IRB TOTAL         IRB TOTAL         (min EUR, %)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: Inon-SME         Retail - Qualifying Revolving         Retail - Other Retail	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20 20 20 20 20 20 20 20 20 20	or provisions for Stage 2	provisions for Stage 3
GERMANY	Other non-credit obligation assets         IRB TOTAL         IRB TOTAL         (min EUR, %)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65  Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20         20         20         Stock of provisions for Stage 1 exposure         20         20         20         20         21         22         23         24         25         25         26         27         28         29         20         20         21         22         23         24         25         26         27         28         29         29         20         20         21         22         23         24         25         26         27         28         29         29         20         20         21         22         23         24         24         25         26         27         28         29 <td>or provisions for Stage 2</td> <td>provisions for Stage 3</td>	or provisions for Stage 2	provisions for Stage 3
GERMANY	Other non-credit obligation assets         IRB TOTAL         IRB TOTAL         (min EUR, %)         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 1 exposure, of which guaranteed	5	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	r provisions fo Stage 2	or provisions fo Stage 3	, Coverage Ratio	- Stage 1	exposure, of which guaranteed	65  Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/	2022 Stage 3 exposure, of which	Stock of provisions for	provisions for	r provisions f	or Coverage Ratio	o _	Stage 1 exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	20         20         20         20         Stock of provisions for Stage 1 exposure         21         22         23         24         25         26         27         28         29         29         20         20         20         20         20         21         22         23         24         25         26         27         28         29         20         20         21         22         23         24         24         25         26         27         28         29         20         20         21         22         23         24         24         25         26         27         28         29         29 <td>or provisions for Stage 2</td> <td>provisions for Stage 3</td>	or provisions for Stage 2	provisions for Stage 3

	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0		0 0	) 0	0 0	0	0	0	-	0	0	(	0 0	0	0	0	0	0 0	-		) 0		0 0			0	0	0 -	
															P	Public guarantees	- Adverse Scenar	rio													
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
			Stage 1		Stage 2		Stage 3						Stage 1		Stage 2		Stage 3						Stage 1		Stage 2		Stage 3				
		Channe 1	exposure, of	Observe 2	exposure, of	Charles 2	exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Channe 1	exposure, of		exposure, of		exposure, of	Stock of	Stock of	Stock of	<b>Coverage Ratio</b>	Charles 1	exposure, of		exposure, of		exposure, of	Stock of	Stock of	Stock of	<b>Coverage Ratio</b>
		Stage 1	which	Stage 2	which	Stage 3 exposure	which	provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for	provisions for	provisions for	Stage 3	Stage 1	which	Stage 2	which	Stage 3	which	provisions for p	rovisions for pro	orovisions for	Stage 3
		exposure	guaranteed	exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	which guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed amount	Stage 1		Stage 3	exposure
		EUR, %)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates Corporates - Of Which: Specialised Lending		0 0	)	0 0	0 0	0 0	0	0	C	) -	0	0		0 0	0	0 0	0	0	0 0	-		0 0		0 0			0	0	0 -	<u> </u>
	Corporates - Of Which: SME																														
	Retail		0 0		0 0	0 0	0 0	0	0	C	) -	0	0	(	0 0	0	0 0	0	0	0 0	-		0 0		0 0			0	0	0 -	-
	Retail - Secured on real estate property																														
POLAND	Retail - Secured on real estate property - Of Which: SME																														
FOLAND	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	0 0	0 0	0	0	C	) –	0	0	(	0 0	0	0 0	0	0	0 0	-		0 0		0 0			) 0	0	0 -	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0		0 0	0 0	0 0	0	0	0	) –	0	0	(	0 0	0	0	0	0	0 0	-		) 0		0 0			0	0	0 -	-

																Ρι	ublic guarantees -	Adverse Scena	ario													
							31/1	12/2021									31/12/	2022									31/	12/2023				
tow lum		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		or provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	Central banks																										_				_	
164	Central governments																															
165	Institutions Corporates						\															\			<u></u>		2					
166	Corporates		0	0		0 0	)	0	0	0	0 (	) -	0	(	0 0	0	0	(	0 (	0 0	(	) -	0	(	0	0	0	0 (	0 0	(	0	0 -
167	Corporates - Of Which: Specialised Lending																															
168	Corporates - Of Which: SME						\																		<u></u>							
169	Retail		0	0		0 0	)	0	0	0	0 (	) -	0	(	0 0	0	0	(	0 (	0 0	(	) -	0	(	0	0	0	0 (	0 0	(	0	0 -
170	Retail - Secured on real estate property																															
MEXICO	Retail - Secured on real estate property - Of Which: SME								2																2							2
	Retail - Secured on real estate property - Of Which: non-SME		0	0			)	0	0	0	0	) -	0	l	0 0	0	0	(	0 (	0 0	(	) -	0	l	0	0	0	0 (	0 0	l	J	0 -
173	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
175	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
170	Equity Securitisation																															
170	Other non-credit obligation assets																															
180	IRB TOTAL		0	0				0	0	0		) -	0		0 0	0	0		0 0	0 0		)] -	0		D	0 (		0 (	0	C		0 -
			V	v				<u>-</u>	<u> </u>	•			Ű		•	Ŭ	Ũ		<u> </u>				v		-				- <b>-</b>		-	-

															1	Public guarantees	s - Adverse Scen	ario													
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of rovisions for pr Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates																														
	Institutions																														
	Corporates	0	0	0	C	0 0	0	) (	0 0	) C	) -	0	0		0 (	) (	0	0	0	0	D -	0	) (	) (	0		0 0	0	0	0	/-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	C	0 0	0 0	) (	0 0	) C	) -	0	0		0 (	) (	0	0	0	0	D -	0	) (	) (	) 0	)	0 0	0	0	0	/-
	Retail - Secured on real estate property																														
FRANCE	Retail - Secured on real estate property - Of Which: SME																														
FRANCL	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0 0	0 0	) (	0 0	) C	) -	0	0		0 (	) (	0	0	0	0	D -	0	) (	) (	) 0	)	0 0	0	0	0	/-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0 0	0	) (	0 0	0	-	0	0			0	D	0	0	0	D -	0	(		0		) 0	0	0	0	-

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Santander S A

BAR EUROPEAN BANKING AUTHORITY		20	21 EU-	wide St		Banco Sant	edit ris		D-19 S			
		1	2	3	4	5	6 Moratoria 31/12		8	9	10	11 1
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	Central banks	UR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure expo
	Central governments Regional governments or local authorities Public sector entities											
	Multilateral Development Banks International Organisations Institutions											
Banco Santander	Corporates of which: SME Retail	6,070 20,310	3,711 	4,565 						47		
S.A.	of which: SME Secured by mortgages on immovable property of which: non-SME	20,866	7,106	18,197	16,195	2,385	1,835	1,102	788	72	2 88	3 150
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU) Equity Securitisation											
	Other exposures Standardised Total	48,376	22,477	35,525	31,320	11,849	10,012	3,196	2,626	681	1,892	1,116
								a - Actual 2/2020				
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Store 2
	(min E	UR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 expo exposure
	Central governments Regional governments or local authorities Public sector entities											
	Multilateral Development Banks International Organisations Institutions											
	Corporates of which: SME	27					2	0	0	0	0	0
SPAIN	Retail of which: SME Secured by mortgages on immovable property	178		97					7	2	4	5
	of which: non-SME Items associated with particularly high risk Covered bonds	696	652	570	252	73	47	53	38	4	5	9
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity											
	Securitisation Other exposures		770						45			
	Standardised Total	901	770	684	364	105		60 a - Actual	45		5 10	0  14
					Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of Deverage
	(mln E	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
	Central banks Central governments Regional governments or local authorities											
	Public sector entities Multilateral Development Banks International Organisations											
	Institutions Corporates of which: SME	1,350	1,071	766	735	288	270	118	117	20	) 12	19
UNITED KINGDOM	Retail of which: SME Secured by mortgages on immovable property	345	206	190	177	117	103	21	20	3	3 25	12
	of which: non-SME Items associated with particularly high risk	215	12	120	92	89	85	9	5	3	4	2
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)											
	Equity Securitisation Other exposures											
	Standardised Total	1,920	1,303	1,077	1,006	498		a - Actual	149	25	5 41	. 33
					Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of
	(mln E	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks Central governments Regional governments or local authorities											
	Public sector entities Multilateral Development Banks International Organisations											
	Institutions Corporates of which: SME	1,740	423	1,258	1,249	1,222	. 1,218	15	8	2	2 18	1
UNITED STATES	of which: SME of which: SME Secured by mortgages on immovable property	10,071	5,897	4,169	3,750	5,153	4,609	873	837	295	5 1,266	<u>5</u> 410
	of which: non-SME Items associated with particularly high risk Covered bonds	2,064	721	1,479	1,270	644	538	192	155	13	3 21	5
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)											
	Equity Securitisation Other exposures											
	Standardised Total	13,876	7,042	6,906	6,269	7,018		1,080 a - Actual	1,000	310	1,305	5 416
					Stage 1		Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of Coverage
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
	Central banks Central governments Regional governments or local authorities											
	Public sector entities Multilateral Development Banks International Organisations											
	Institutions Corporates of which: SME	182	179	259	152	6	2	5	5	2	2 1	2
	of which: SME Retail of which: SME Secured by mortgages on immovable property	3,382	2,128	2,343	2,313	819	817	365	363	87	7 203	229
BRAZIL			,								4	
BRAZIL	of which: non-SME Items associated with particularly high risk	2,310	52	2,053	2,004	237	225	20	20	2	2 3	6
BRAZIL	of which: non-SME	2,310	52	2,053	2,004	237	225	20	20	2	2 3	

	14	15	16	17	18	19	20	21	22	23	24
					Public guarante	ees - Actual					
					31/12/2	2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
_											
_											
201	45	177	135	25	15	0	0	0	0	0	-
201 74	19	65	48	9	1	0	0	0	0	0	-
378	0	365	352	19	19	1	1	5	2	0	43.319
878 878 96 62	0	365	352	19	19	1	1	5	2	0	42.039
96	40	174	115	22	15	0	0	0	0	0	28.83%
62	20	55	31	8	5	0	0	0	0	0	28.83%
_											
775	86	716	602	67	49	1	1	5	3	1	86.62%

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	°	0	<b>.</b>	C	-
0	0	0	0	0	0	0	-	0	-	0	-
0	0	0	0	0	0	0	0	0	•		-
0	0	0	0	0	0	0	0	0	0		-
0	0	0	0	0	0	0	0	0	0	C	-

posure value

\_\_\_\_\_ 

xposure values

\_\_\_\_\_

					31/12	2/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0		0	0	0	0	0	0	0	0	0	-
0		0	0	0	0	0	0	0	0	0	-
0		0	0	0	0	0	°,	0	0	0	-
0	0	0	0	0	0	0	-	ľ ľ	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

_					Public guarant	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
0	0	0	0	0	0	0	0	0	0	0	-
0		0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0		0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/2020					
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	°	-
0	0	0	-	0	0	0	0	0	°,	C	·
0	0	0	0	0	0	0	0	0	0	C	, -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	) -

Public guarantees - Actual

	BAA EUROPEAN BANKING AUTHORITY		<b>20</b>	21 EU-v	vide St		est: Cro Banco Sant		k COVI	D-19 S	5 <b>TA</b> 9	10	11	12
<b>Row</b> Num 106 107 108		(min EUR, %) Central banks Central governments Regional governments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109 110 111 112 113 114 115 116 117 118 119	CHILE	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk	227 227 1,111 9,079	598	193 1,071 8,516	142 839 8,033	31 24 380		16		1 22 29		2 29	2 37.06% 37.06% 54.77% 15.96%
120 121 122 123 124 125 126		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	10,421	3,741	9,783	9,016	435	385	202	181	52	16	39	9 19.37%
Row Num		(min EUR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130 131 132 133 134 135 136		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	578		381	63	189	17	115		1	2	2 44	4 38.15% 31.21%
130 137 138 139 140 141 142 143 144 145	PORTUGAL	of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation	1,352		797	67	352	33	-		1	5	5 63	31.19%
146 147 Row		Other exposures Standardised Total	Exposure values	Rick oxposure	1,336 Stage 1 exposure	183 Stage 1 exposure, of which expired	651 Stage 2 exposure	59 Moratoria 31/12 Stage 2 exposure, of which expired	- Actual	4 Stage 3 exposure, of which expired	3 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
148 149 150 151 152 153 154 155		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	<ul> <li>a)</li> <li>a)</li> <li>a)</li> <li>a)</li> <li>a)</li> <li>b)</li> <li>b</li></ul>	12	20	moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
156 157 158 159 160 161 162 163 164 165	GERMANY	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity			1	0	0	0	0	0	0			) 88.63% 
166 167 168		Securitisation Other exposures Standardised Total	22	14	21	20	1	1	1	1	0	) C	) C	64.53%
Row								Moratoria 31/12						
Num 169 170 171 172 173 174		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Exposure values  Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure			Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183	POLAND	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bonds	-	amounts		exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3 exposure 1 68	exposure, of which expired moratoria	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182	DOLAND	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high risk	<ul> <li>b)</li> <li>c)</li> <li>c</li></ul>	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 85 188 328	/2020 Stage 3 exposure 1 68 67 67 136	exposure, of which expired moratoria 0 0 50 32	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3         exposure
Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187		Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures	>)         >)         > </th <th>amounts        </th> <th>exposure</th> <th>exposure, of which expired moratoria</th> <th>exposure</th> <th>31/12 Stage 2 exposure, of which expired moratoria 85 188 328 328</th> <th>/2020 Stage 3 exposure 1 68 67 67 67 136 136 - Actual</th> <th>exposure, of which expired moratoria 0 0 50 32</th> <th>provisions for Stage 1 exposure</th> <th>provisions for Stage 2 exposure</th> <th>provisions for Stage 3 exposure</th> <th>Stage 3         exposure        </th>	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 85 188 328 328	/2020 Stage 3 exposure 1 68 67 67 67 136 136 - Actual	exposure, of which expired moratoria 0 0 50 32	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3         exposure
Num           169           170           171           172           173           174           175           176           177           178           179           180           181           182           183           184           185           186           187           188           189           Num           190           191           192           193           194           195           196           197           198           199           200           201           202		Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total         (min EUR, %         Central governments         Central governments         Regional governments         Regional governments         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured by mortga	>)         >)         > </td <td>amounts       I         I       I</td> <td>exposure</td> <td>exposure, of which expired moratoria</td> <td>exposure</td> <td>31/12 Stage 2 exposure, of which expired moratoria 85 188 328 328 328 601 601 Moratoria 31/12 Stage 2 exposure, of which expired moratoria</td> <td>/2020 Stage 3 exposure 1 68 67 67 67 67 67 67 136 68 7 7 7 7 8 8 7 8 8 7 8 8 7 8 8 8 8 8 8 7 8 8 8 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8</td> <td>exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>provisions for Stage 1 exposure</td> <td>provisions for Stage 2 exposure        </td> <td>provisions for Stage 3 exposure         a         a         a         a         a         a         a         b         a         a         b         b         a         b         b         b         c         a         a         b         b         b         b         c<td>Stage 3         exposure        </td></td>	amounts       I         I       I	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 85 188 328 328 328 601 601 Moratoria 31/12 Stage 2 exposure, of which expired moratoria	/2020 Stage 3 exposure 1 68 67 67 67 67 67 67 136 68 7 7 7 7 8 8 7 8 8 7 8 8 7 8 8 8 8 8 8 7 8 8 8 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure         a         a         a         a         a         a         a         b         a         a         b         b         a         b         b         b         c         a         a         b         b         b         b         c <td>Stage 3         exposure        </td>	Stage 3         exposure
Num         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189		Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Coverates         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures         Standardised Total         (min EUR, %         Central banks         Central governments         Regional governments         Regional governments         Regional governments         Regional governments ar local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         R	>)       -         -       -	amounts       I         I      I         I       I         I       I         I       I         I       I         I       I         I       I         I       I         I       I         I       I        <	exposure	exposure, of which expired moratoria       I         I	exposure	31/12         Stage 2         exposure, of         which expired         moratoria         85         188         328         328         601         Moratoria         31/12         Stage 2         exposure, of         which expired         moratoria         601         Moratoria         18         409         229	/2020 Stage 3 exposure 1 68 67 67 67 67 67 67 67 68 7 68 7 68 7 68 68 7 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure         a         b         b         b         b         b         b         b         b         b         a <th>Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 </th>	Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 
Num169170171172173174175176177178179180181182183184185186187188189190191192193194195196197198199200201202203204205206207208209210		Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multifateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Secured by mortgages on immovable property         of which: SME         Secured bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CLU)         Equity         Securitisation         Other exposures         Standardised Total    (min EUR, % Central banks Central banks Central governments or local authorities Public sector entities Multilateral Development Banks Instructions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: sme Securitisations Instructions Corporates of which: sme Eutities secured by mortgages on immovable property of which: sme Equity Securitisation Other exposures Standardised Total Central banks Control is and corporates with a ST credit assessment Collective investments undertakings (CLU) Equity Securitisation Other exposures Standardised Total Securitisation Other exposures Standardised Total Central banks Contrelisation Coherelisation Control is anderdised Total	>)	amounts       I         I       I	exposure	exposure, of which expired moratoria       I         I	exposure	31/12         Stage 2         exposure, of         which expired         moratoria         85         188         328         328         601         Moratoria         31/12         Stage 2         exposure, of         which expired         moratoria         601         Moratoria         18         409         229	/2020 Stage 3 exposure 1 68 67 67 67 67 67 67 67 67 67 67	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure         a         b         b         b         b         b         b         b         b         b         a <td>Stage 3         exposure        </td>	Stage 3         exposure
Num169170171172173174175176177178179180181182183184185186187188190191192193194195196197198199200201202203204205206207208209210		Central banks Central governments Regional governments or local authorities Public sector entities Mutilitateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Central governments Regional governments Regional governments Regional governments Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Retail of which: SME Secured by mortgages on immovable property of which: mentutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Charms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	>)		exposure	exposure, of which expired moratoriaII <t< td=""><td>exposure </td><td>31/12         Stage 2         exposure, of         which expired         moratoria         1</td><td>/2020 Stage 3 exposure 1 68 68 68 67 67 67 67 67 67 67 67 68 68 68 68 68 68 68 68 68 68</br></br></td><td>exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stage 1 exposure          </td><td>provisions for Stage 2 exposure         a         b         b         a<td>provisions for Stage 3 exposure         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         a         b         a         a         a         a         a         a         a         a         a         a<td>Stage 3 exposure         Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3</td></td></td></t<>	exposure	31/12         Stage 2         exposure, of         which expired         moratoria         1	/2020 Stage 3 exposure 1 68 	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure         a         b         b         a <td>provisions for Stage 3 exposure         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         a         b         a         a         a         a         a         a         a         a         a         a<td>Stage 3 exposure         Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3</td></td>	provisions for Stage 3 exposure         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         a         b         a         a         a         a         a         a         a         a         a         a <td>Stage 3 exposure         Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3</td>	Stage 3 exposure         Image: Stage 3 Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3
Num         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189 <b>Row</b> 190         191         192         193         194         195         196         197         198         199         200         201         202         203         204         205         206         207         208         209         210		Central banks Central governments Regional governments or local authorities Public sector entities Mutiliateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Corporates of which: SME Regional governments Regional governments Regional governments Corporates of which: SME Secured by mortgages on immovable property of which: SME Central banks Central povernments Regional governments Regional governments Governates of which: SME Retail Retail Corporates of which: SME Retail Corporates of which: SME Retail Corporates Secured by mortgages on immovable property of which: sME Secured by mortgages on immovable property of which: SME Retail Retail Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Secured by mortgages on immovable property of which: sME Secured by mortgages on immovable property of which: sME Retail Retail Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments Regional governments Regional government	>)		exposure         I           I	exposure, of which expired moratoriaII <t< td=""><td>exposure </td><td>31/12         Stage 2         exposure, of         which expired         moratoria         1</td><td>/2020 Stage 3 exposure 1 68 68 68 67 67 67 67 67 67 67 67 68 68 68 68 68 68 68 68 68 68</br></br></td><td>exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stage 1 exposure          </td><td>provisions for Stage 2 exposure         a         b         b         a<td>provisions for Stage 3 exposure         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         a         b         a         a         a         a         a         a         a         a         a         a<td>Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 </td></td></td></t<>	exposure	31/12         Stage 2         exposure, of         which expired         moratoria         1	/2020 Stage 3 exposure 1 68 	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure         a         b         b         a <td>provisions for Stage 3 exposure         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         a         b         a         a         a         a         a         a         a         a         a         a<td>Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 </td></td>	provisions for Stage 3 exposure         a         b         b         a         a         a         a         a         a         a         a         a         a         a         a         a         b         a         a         a         a         a         a         a         a         a         a <td>Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 </td>	Stage 3 exposure         Image: Stage 3 exposure         Image: Stage 3 Image: Stage 3 exposure         Image: Stage 3 

Exposure values amounts         Stage 1 exposure amounts         which guaranteed amount         Stage 2 exposure amount         which guaranteed amount         Stage 3 exposure exposure         provisions of exposure         provisions of exposure         provisions of exposure         stage 3 exposure	13	14	15	16	17	18	19	20	21	22	23	24
Exposure values         Risk exposure amounts         Stage 1 exposure         Stage 1 exposure multic         Stage 1 exposure gamounts         Stage 1 exposure amounts         Stage 1 exposure amount         Stage 1 exposure amount         Stage 1 exposure amount         Stage 1 exposure amount         Stage 1 exposure         Stock of provisions for amount         Stock of provisions for stage 1 exposure         Stock of provisions for amount         Stock of provisions for amount <th></th> <th></th> <th></th> <th></th> <th></th> <th>Public guaran</th> <th>tees - Actual</th> <th></th> <th></th> <th></th> <th></th> <th></th>						Public guaran	tees - Actual					
Exposure values amounts         Stage 1 exposure amounts         Stage 2 exposure amount         stage 2 exposure amount         exposure which guaranteed amount         stage 3 exposure amount         exposure amount         exposure amount         exposure amount         stage 3 exposure amount         stage 1 exposure amount						31/12	/2020					
0       0	Exposure values			exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
0       0												
0       0												
0       0												
0       0												
0       0												l
0       0	0	0	0	0	0	0	0	0	0	0		)
000	0	0	0	-	-			0		•	-	 ) _
000	0	0	0	0	0			0	0	0	0	J -
000	0	0	0	0	0	0	0	0	0	0	C	j -
Image: state in the state	0	0	0	0	0	0	0	0	0	0	C	1 -
Image: series of the series	0	0	0	0	0	0	0	0	0	0	C	1 -
Image: series of the series												
Image: series of the series												
Image: state in the state												
Image: state of the state												
	0	0	0	0	0	0	0	0	0	0	Г Г	) -

Exposure values

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
7	0	7	7	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	-	0	0	0	-
0	0	0	0	0	0	0		0	0		-
17	0	17	17	0	0	0	-	0	0	-	
17	0	17	17	0	0	0	0	0	0	0	-
	0	23	23	0	0	0	0	0	0	0	-
23	0	23	23	0	0	0	0	0	0	0	[-

Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
es	Risk exposure amounts	e Stage 1 exposure, of exposure guaranteed amount			Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
-											
-											
.94 74	45	170	129	25	15	0	0	0	0	0	
74	19	65	48	9	1	0	0	0	0	0	
678 170	0	365 365	352 352	19 19	19 19	1	1	5	2	0	42.039 42.039
5/8 70	0 40	157	98	22	19	0	1	5	0	0	21.749
378 378 179 46	20	38	14	8	5	0	0	0	0	0	21.749
10	20										
-											
'51	86	692	579	67	49	1	1	5	3	0	40.42%

					Public guarar	ntees - Actual					
						/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	-	0	
0	0	0	0	0	0	0	0	0	-	0	
0	0	0	0	0		0	0	0		0	
0	0	0	0	0	0	0	0	0	-	0	-
0	0	0	0	0	0	U	U	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	xposure, of Stage 2 which exposure		Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	(	-
0	0	0		0	0	0	0	0	0		
0	0	0	-	0	0		0	0	0		-
0	0	0	-	0	0		0	0	0	·	-
0	0	0		0	0		0	0	0	, , , , , , , , , , , , , , , , , , ,	-
0	0	0		0	0		0	0	0	(	
		-			-	-	-				
0	0	0	0	0	0	0	0	0	0	(	-

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY	25	26	27	28	29	<b>2021</b> 30	. <b>EU-w</b>	v <b>ide St</b>		o Santande 34	<b>edit ris</b> r S.A. 35 toria - Baseline Sco	36	D-19 S	5 <b>TA</b> 38	39	40	41	42	43	44	45
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	rage Ratio - Stage 3 xposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Image: 1 2 3 4Central banks Central governments Regional governments or local authorities Public sector entities5 6 7Multilateral Development Banks International Organisations Institutions	(mln EUR, %)			exposure	exposure	exposure exposure					exposure	exposure	exposure					exposure	exposure	exposure	
<ul> <li>Banco Santander</li> <li>Banco Santander</li> <li>S.A.</li> <li>S.A.</li> <li>Gorporates</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Corporates</li> </ul>		8,762 2,511 9,989 6,697 7,477 2,447	577 4,521 1,761	37 276 73	52 2,026 133	224 2,791 446	38.89% 61.73% 25.34%	3,255 8,760 16,873	2,818 5,789 2,487	6,658	29 220 70	60 1,691 133	282 4,042 574	36.30% 60.71% 24.69%	2,923 7,935 16,339	2,980 4,863 2,488	947 8,410 2,858	23 181 65	59 1,415 136	335 5,073 696	35.42% 60.33% 24.36%
15Covered bonds16Claims on institutions and corporates with a ST17Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total		.,683 11,973	6,914	387	2,211	3,483	50.37%	29,291	11,465			1,883	4,919	50.12%	27,556	10,746	12,269	268	1,610	6,126	49.93%
Row Num 22 Central banks	Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
23Central governments24Regional governments or local authorities25Public sector entities26Multilateral Development Banks27International Organisations28Institutions29Corporates		  16	1	0	0	0	50.69%	16	2	1	0	0	0	45.63%	16	2	1	0	0	0	42.36%
30of which: SME31Retail32SPAIN33of which: SME33Secured by mortgages on immovable property34of which: non-SME35Items associated with particularly high risk36Covered bonds37Claims on institutions and corporates with a ST		82 37 545 666	16 85		4	9	55.08% 15.13%	71 526	<u>40</u> 58	24		3	12 12 16	50.24%	63 509	41	137		3	15	47.60%
38Collective investments undertakings (CIU)39Equity40Securitisation41Other exposures42Standardised Total		643 105	102	2	7	22	21.62%	614	100	136 Mora	1 toria - Baseline Sci	6 enario	28	20.84%	588	93	168	1	6	34	20.28%
Row Num       Central banks         43 44       Central governments	Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
45Regional governments or local authorities46Public sector entities47Multilateral Development Banks48International Organisations49Institutions50Corporates51of which: SME		554 351	267	22	0	76	28.64%	418	386	368	15	0	98	26.59%	329	406	437	10	0	113	25.73%
<ul> <li>52</li> <li>53</li> <li>54</li> <li>55</li> <li>56</li> <li>57</li> <li>58</li> <li>59</li> <li>Retail <ul> <li>of which: SME</li> </ul> </li> <li>Secured by mortgages on immovable property <ul> <li>of which: non-SME</li> </ul> </li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST</li> <li>Collective investments undertakings (CIU)</li> </ul>		180     124       104     105       104     105	9		0	3	59.61% 37.26%	178	124			0	3	59.15% 37.16%	97	123			0	3	37.04%
60Equity61Securitisation62Other exposures63Standardised Total		839 584	305	22 31/12/2021	0	95	31.04%	697	623	408 Mora	16 toria - Baseline Sco 31/12/2022		117	28.68%	,	645	479	11 31/12/2023	0	133	27.69%
Row Num       Central banks         64       Central banks         65       Central governments         66       Regional governments or local authorities	(mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
<ul> <li>Public sector entities</li> <li>Multilateral Development Banks</li> <li>International Organisations</li> <li>Institutions</li> <li>Corporates</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> </ul>		801 1,665	29 2,828	0	13 1,598	3 1,569	11.43% 55.47%	569	1,888	4,267	0 49	14	5 2,313	12.00% 54.22%	436	2,013 3,504	46 5,415	0	14	6	12.58% 53.75%
<ul> <li>Secured by mortgages on immovable property of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST</li> <li>Collective investments undertakings (CIU)</li> <li>Equity</li> <li>Securitisation</li> </ul>		.,148 828 	339	18	51	50 50 	14.66%	956	906	452	15	52	70	15.46%	825	943	547	13	62	87	15.92%
83     Other exposures       84     Standardised Total		i,405 7,404		31/12/2021 Stock of	1,662 Stock of	Stock of	50.74%	3,209	7,038	Mora	toria - Baseline Sc 31/12/2022 Stock of	Stock of	2,388 Stock of provisions for	50.19%	2,538	6,459		31/12/2023 Stock of	1,166 Stock of	Stock of	49.99% Coverage Ratio -
Row Num85 86 87 88 89Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	(mln EUR, %) Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Stane 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
90International Organisations91Institutions92Corporates93of which: SME94Retail95BRAZIL96Secured by mortgages on immovable property		251 11 2,152 690	7 685	1 1 82	1 1 195	4 496	57.81% 72.37%	244 1,995	17 572	961	3 1 76	178	5 706	61.81% 73.47%	238	22 475	1(	1 66	2	6	64.95% 74.08%
97of which: non-SME98Items associated with particularly high risk99Covered bonds100Claims on institutions and corporates with a ST101Collective investments undertakings (CIU)102Equity103Securitisation104Other exposures	T credit assessment	233	92		4	34	36.71%	1,923	230	157		4	58	36.95%	1,864	226	22(	9	4	82	37.11%

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29	<b>20</b> <sub>30</sub>	<b>21 EU-</b>	wide St		<b>Test: Cr</b> co Santande		k COVI	D-19 S	5 <b>TA</b> 38	39	40	41	42	43	44	45
Row Num	(min ELID 94)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline So 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations				exposure	exposure						exposure	exposure	exposure					exposure	exposure		
112 113 114 115 116 CHILE 117 118	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	167 1,040 8,523	56 35 228	4 36 328	C	2 3 10	2 22	42.02% 60.16%	147 1,017 8,448	7 3 18	6 54 9 54 6 445	5 0 4 8 5 16	2	2 32 71	44.98% 59.57% 16.07%	132 996 8,350	89 43 165	72	5 0 2 8 4 15	3	3 43 3 90	47.26% 59.44% 15.87%
119 120 121 122 123 124 125	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
126 Row	Standardised Total	9,734 Stage 1		368 Stage 3	24 31/12/2021 Stock of provisions for	15 Stock of provisions for	Stock of provisions for	20.84% Coverage Ratio -	9,616 Stage 1	30 Stage 2	1 504 Mora Stage 3	4 24 atoria - Baseline Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	106 Stock of	21.05% Coverage Ratio -	9,482 Stage 1		642 Stage 3	2 24 31/12/2023 Stock of provisions for	12 Stock of	2 135 Stock of provisions for	21.04% Coverage Ratio -
Num 127 128 129 130	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
131 132 133 134 135 136 137 PORTUGAL	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	344 120	172	168 90	2	14 6	k 88 k 88 5 50	3 52.41% 55.27%	315	16	0 210 3 108	0 4 8 1	14 5	99	47.26%	291	150	243	3 3	12	108 	44.35% 49.78%
138 139 140 141 142 143 144	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	795	299	258		13	87	33.75%	789	26	2 30			89	29.63%	779	233	340	0	<u> </u>	91	26.89%
145 146 147	Securitisation Other exposures Standardised Total	1,260	596	517	31/12/2021	33	3 225	i 43.59%	1,217	53	6 619 Mora	9 6 atoria - Baseline Sc 31/12/2022	i 30 enario	244	39.49%	1,182	484	706	5 5 31/12/2023	26	260	36.88%
Row Num 148 149 150	(min EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
150 151 152 153 154 155 156	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME	19	1	1		0		0 57.48% 75.56%	18		2		0	0	53.09%	18	2					49.58%
157 158 159 160 161 162 163	Retail       of which: SME         Secured by mortgages on immovable property       of which: non-SME         Items associated with particularly high risk       Covered bonds         Claims on institutions and corporates with a ST credit assessment       Covered to bonds	1						) -	1					0	-	1	0					-
164 165 166 167 168	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	21	2	1	 C	0	) C	59.19%	20		2 1 Mora	1 0 atoria - Baseline Sc	0 enario	1	54.27%	20	2	1	L 0	 (		50.24%
Row Num 169	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
170 171 172 173 174 175 176	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	559	144	3		6	5 1	16.16%	540	16	1	6 0	6	1	15.43%	529	169		3 0		5 1	14.76%
177 178 179 <b>POLAND</b> 180 181 182 183	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	803 2,191	185 	129 131	7	27	65 65 7 39	50.47% 29.81%	2,082	49	3 180 5 192	0 8 2 7	3 14 29		46.93%	728	161 525	228	8 8 1 7	26	103 	45.01%
184 185 186 187 188 189	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	3,553	776	263	15	48	3 105	39.76%	3,386	82	9 378	8 15	50	139	36.86%	3,251	855	487	7 14	42	2 172	35.34%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191 192 193 194 195 196	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
197 198 199 200 MEXICO 201 202 203	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	214 1,362 2,057	42 494 231	68 632 511	69	6 179 22	5 37 9 517 2 164	7 54.91% 7 81.74% 81.74% 81.74%	192 1,149 1,925	42	7 86 8 911 9 644	6 5 1 58 4 21	6 155 22	48 747 207	56.23% 81.94% 32.17%	174 970 1,802	46 373 224	104 1,145 773	4 5 5 49 3 19	134	2 249	56.79% 81.96% 32.25%
204 205 206 207 208 209 210	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	4,077	1,080	1,260	97	206	j 730	58.61%	3,657	1,07	0 1,691	1 84	183	1,023	60.49%	3,294	1,053	2,071	72	163	3 1,267	61.19%
Row		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	,	atoria - Baseline Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio - Stage 3
211       212       213       214       215	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
216 217 218 219 220 221 222 FRANCE 222	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	49		0		0	) C	0 35.82% 63.84%	49 56			1 0 3 0	0	0	26.23% 56.75%	48	0		L 0		0	21.87%
223 224 225 226 227 228 229	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	1		0		0		30.68%	1				0	0	29.88%	1	0		0 0		0	29.04%
230 231	Other exposures Standardised Total	107	2	3	C	0	) 1	56.20%	106		2	4 0	0	2	49.76%	104	2	5	5 0	C	2	46.57%

EBA EUROPEAN BANKING AUTHORITY		46 47	48 49	50 51	52 53	54		21 EU-wide S	Banco Santan	der S.A.		<b>STA</b> 64 65	66 67	68 69	70 71	72 73	74 75
Row Num	(mln EUR, %	Stage 1 exposure b) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		ees - Baseline Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure	or Stock of provisions for Stage 3 exposure exposure	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1Stock of provisions for Stage 2 exposure	r Stock of provisions for Stage 3 exposure Exposure
1 2 3 4 5 6 7 8	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	173 13	1 24 17	2 4	3 0 1		22.19%	127 2	4 18	8 6	0	1 1 17.68%	165 123	3 24 18		3 0	1 2 16.20%
9 10 11 12 13 14 15 16 Banco Santander S.A.	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment	344     33       167     11	3 29 29 0 25 17	0 11 1 7 5 7 5		4 	35.74% 332 20.76% 162	321 3 106 2	2 31 5 17 	21 21 10 7 10 7	2 0	3 7 35.37% 2 2 2 21.78%	322 311 157 103	1 33 32 3 24 17	30 30 15 11 15 11		2 11 35.13% 1 3 22.21%
17 18 19 20 21	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	693 57	3 78 62	2 20 1	7 2 5	3	14.69% 671	553 8	1 66 Public guarant	40 34 ees - Baseline Scenario	2	5 6 15.47%	653 537	7 81 67	58 49	9 2	4 9 15.84%
Row Num	(min EUR, %	Stage 1 exposure by Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure		erage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	3: Stage 2 exposure, of which guaranteed amount	1/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	or Stock of provisions for Stage 3 Stage 3 exposure exposure	Stage 1 exposure exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	or Stock of provisions for Stage 3 exposure Exposure
23 24 25 26 27 28 29 30	Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME						0				0	0 0 0 -				D 0	
30         31         32       SPAIN         33         34         35         36         37	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment						0	0		0 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0	0 0 0	0 0 0 - 0					0 0 - 0 0 - 0 0 - 0 0 -
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0		0 -	0	0	0 0 0 Public guarant	0 0 ees - Baseline Scenario	0	0 0 -					0 0 -
Row Num 43 44	(mln EUR, % Central banks Central governments	Stage 1 exposure o) Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	3: Stage 2 exposure, of which guaranteed amount	1/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure exposure	or Stock of provisions for Stage 3 exposure exposure	Stage 1 exposure amount	Stage 2 exposure description of which guaranteed amount	31/12/2023 Stage 3 exposure amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	or Stock of provisions for Stage 3 exposure exposure
45 46 47 48 49 50 51 52	Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail					0 -	0	0			0						
53 UNITED KINGDOM 54 55 56 57 58 59 60	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 -					0	0 0 -					
61 62 63	Equity Securitisation Other exposures Standardised Total	0 Stage 1	0 0 ( Stage 2	31/12/2021 Stage 3	0 0 0	0 -	0	0 Stage 1	3:	ees - Baseline Scenario 1/12/2022 Stage 3		0 0 -	0 (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 ( 31/12/2023	0	
Row Num 64 65 66 67	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure exposure, of which	Stage 2 exposure exposure amount	Stage 3 exposure exposure amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: 1 the stage 1 the stage 1 the stage 2 the st	provisions for	erage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureexposure99<	or provisions for Stage 3 Stage 3	Stage 1 exposure exposure guaranteed amount	Stage 2 exposure exposure, of which guaranteed amount	Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1     Stock of provisions for Stage 2       exposure     exposure	Stage 3 Stage 3
68 69 70 71 72 73 74 UNITED STATES	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0				0 -	0	0		0 0	0	0 0 -					0 0 -
75 76 77 78 79 80 81 82 83 84	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total																
Row Num	(min EUR, %	Stage 1 exposure Stage 1 exposure	Stage 2 exposure guaranteed	31/12/2021 Stage 3 exposure guaranteed	Stock of provisions for Stage 1 Stage 2 exposure exposure	provisions for	erage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	3: Stage 2 exposure, of which guaranteed	yuaranteeu	Stock of Stock of provisions for provisions for Stage 1 Stage 2	or Stock of provisions for Stage 3 exposure	Stage 1 exposure guaranteed	Stage 2 exposure exposure guaranteed	31/12/2023 Stage 3 exposure guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Store 2
85 86 87 88 89 90 91	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	amount am	amount amount amount	amount amount	exposure     exposure       Image: Second sec			amount amount	amount amount amount	amount	exposure exposure	exposure exposure	amount amount amount	amount amount amount	amount amount amount	exposure     exposure       Image: Constraint of the second	
92 93 94 95 BRAZIL 96 97 98 99	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0 0 0 0 0				0 - - 	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0				D 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 0 - 0 0 - 0 0 - - 0 0 -
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0 0		0 -	0	0		0 0	0	0 0 -		0 0 0			0 0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48 40	50 51	52 53	54		<b>021 EU-wide S</b>	Banco Santa	nder S.A.			66 67	68 69	70 71 72	73 74 75	75
Row	Stage 1 Stage 1 which	Stage 2 Stage 2 which	f Stage 3 stage 3 which	Stock of Stock of provisions for provisions	f Stock of for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of which Stage 2	Public guara	31/12/2022 Stage 3 exposure, of		Stock of provisions for	- Stage 1 Stage 1 which	Stage 2 Stage 2 which	31/12/2023 Stage 3 Stage 3 Stage 3 Stock of provisions	f Stock of Stock of Coverage for provisions for Stage	e Ratio -
Num(min EUR, %)106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed amount	Stage 1     Stage 2       exposure     exposure       Image: Stage 2	e Stage 3 e exposure	exposure exposure	exposure guaranteed amount	guaranteed amount Control (Control (Contro) (Control (Contro) (Co	re guaranteed amount	Stage 1     Stage 2       exposure     exposure	Stage 3 exposure     Stage 3 exposure       Image: Stage 3 exposure	exposure guaranteed amount	exposure guaranteed amount 2	exposure guaranteed amount Stage 1 exposure amount exposure	e Stage 2 Stage 3 exposure exposure exposure exposure exposure exposure exposure expose expos	sure
International organisations112113113114115116117118119119International organisationsInstitutions <th>Image: state of the state o</th> <th>0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0</th> <th>0     0       0     0       0     0       0     0       0     0</th> <th>0     0       0     0       0     0       0     0       0     0       0     0</th> <th>0 0 0 0 0</th> <th>0 - 0 - 0 - 0 - 0 - 0 -</th> <th>0 0 0 0 0 0 0 0 0 0 0 0 0</th> <th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th> <th>0 0 0 0 0 0 0 0</th> <th>0     0       0     0       0     0       0     0       0     0</th> <th>0 0 0 - 0 - 0 - 0 0 0 - 0 0 0 - 0 0 0 -</th> <th>0 0 0 0 0 0 0</th> <th>0     0     0       0     0     0       0     0     0       0     0     0       0     0     0</th> <th></th> <th>0     0     0       0     0     0       0     0     0       0     0     0       0     0     0</th> <th></th>	Image: state of the state o	0 0 0 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     0       0     0       0     0	0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0     0       0     0       0     0       0     0       0     0	0 0 0 - 0 - 0 - 0 0 0 - 0 0 0 - 0 0 0 -	0 0 0 0 0 0 0	0     0     0       0     0     0       0     0     0       0     0     0       0     0     0		0     0     0       0     0     0       0     0     0       0     0     0       0     0     0	
119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total		0 0			0	0 -	0 0	0 0	0 0		0 0 -			0 0		
Row Num (mln EUR, %	Stage 1 Stage 1 exposure b) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 f Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for provisions Stage 1 Stage 2 exposure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed amount		VVIIIC.II	io Stock of provisions for Stage 1 exposure Stage 2 exposure	or Stock of Stock of provisions for Stage 3 exposure Stage 3	- Stage 1 Stage 1 exposure guaranteed amount	Stage 2 exposure, of exposure guaranteed amount	31/12/2023 Stage 3 Stage 3 exposure of which guaranteed amount Stage 1 exposure	for provisions for provisions for Stage 3	ge 3
127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions																
<ul> <li>134</li> <li>135</li> <li>136</li> <li>137</li> <li>138</li> <li>139</li> <li>140</li> <li>141</li> <li>141</li> <li>Corporates <ul> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> </ul> </li> <li>Secured by mortgages on immovable property <ul> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> </ul> </li> </ul>		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 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       0       0       0       0	0 0 - 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0       0       0       -         0       0       0       -         0       0       0       -         0       0       0       -         0       0       0       -         0       0       0       -         0       0       0       -         0       0       0       -         0       0       0       -	
142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total	2	0 0	0 0		0	0 -	2 0				0 0 -	2		0 0	0 0 0 -	
Row Num 148 Central banks	5 Stage 1 exposure b) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure guaranteed amount	31/12/2021 f Stage 3 exposure discrete guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount			Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or provisions for Stage 3 Stage 3	- Stage 1 exposure for which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure 3 exposure 4 guaranteed 2 amount 4 Stage 3 exposure 5 provisions 5 Stage 1 exposure 4 exposure 4 e	for provisions for provisions for Stage 3	ge 3
149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME		5 1			0	0 48.15%	4 4	3 3	0 0		0 0 21.299	6 3	3 3 3	0 0		14.18%
157GERMANYRetail158GERMANYof which: SME159Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)		0 0 0 13 3 13 13 14 14 14 14 14 14 14 14 14 14 14 14 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 1 1 0 1 1 0 1 1 0 1 1 1 1 0 1	0	0	0 0 0 12 12 12	0 0 0 4 4 4			0 0 - 0 1 56.259			0 0 0		56.74%
104Conective investments undertakings (cto)165Equity166Securitisation167Other exposures168Standardised Total	19 1	19 4	4 1 31/12/2021	1 0	0	0 54.18%	15 15		2 2 ntees - Baseline Scenario 31/12/2022	2 0	0 1 52.369	6 13 1	3 8 8	3 3 3 3 31/12/2023	0 0 1	51.93%
Row Num       (min EUR, %)         169       Central banks         170       Central governments         171       Regional governments or local authorities	6) Stage 1 exposure guaranteed amount	WIICH	f Stage 3 Stage 3 exposure guaranteed	Stock of provisions for Stage 1 exposure exposure	f Stock of for provisions for Stage 3 e exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 1 exposure		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stage 3 exposure	- Stage 1 Stage 1 exposure guaranteed amount	which			ge 3
172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail	168 12 344 33	26 23 33 29	15 4 29 111	3 0 1 2	1	1 13.44% 4 35.65%	165         123           332         321	21 15 32 31	8 5 21 21	5 0	1 1 13.43° 3 7 35.32°	6 162 12 6 322 31	1 20 15 1 33 32	12 8 30 30	0     1     2       1     2     11	13.42% 35.10%
179POLANDof which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation	153 9 	96 22	14     4	3 0	2	1 16.05%	150 94		9 6		2 1 16.000	6 147 9 		13 9 	0       1       2         0       1       2         0       1       2         0       1       2         0       1       2         0       1       2         0       1       2         0       1       1         0       1       1         0       1       1         0       1       1         0       1       1         0       1       1         0       1       1         0       1       1         0       1       1	15.94%
187     Securitisation       188     Other exposures       189     Standardised Total	666 55 Stage 1	55 74 Stage 2	58 20 31/12/2021 Stage 3	6 2 Stock of Stock o	f Stock of	3 13.29%	647 538 5 Stage 1	Stage 2	38 32 Intees - Baseline Scenario 31/12/2022 Stage 3	2 2 2 io Stock of Stock of	5 5 13.869 Stock of Courses Partie	6 631 52 Stage 1	4 73 59 Stage 2	56       46         31/12/2023       Stage 3         Stage 3       Stock of	2 4 8 f Stock of Stock of Courses	14.11%
Row NumCentral banks190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks	Stage 1 exposure amount exposure exposure exposure guaranteed amount exposure exposure guaranteed amount	Stage 2 exposure guaranteed amount		provisions for Stage 1 exposure 2 2 3 3 4 4 4 4 5 4 5 4 5 4 5 4 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5 5 4 5	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	WILLS IN	provisions for Stage 1     provisions for Stage 2       exposure     exposure	or provisions for Stage 3 Stage 3	- Stage 1 exposure description of which guaranteed amount description exposure description guaranteed amount description exposure description guaranteed amount description exposure description expos	Stage 2 exposure       exposure, of which guaranteed amount         Image: Stage 2 exposure       Image: Stage 2 which guaranteed amount	Stage 3 exposure     exposure, of which guaranteed amount     provisions Stage 1 exposure       Image: stage 3 guaranteed amount     image: stage 1 exposure	for provisions for provisions for Stage 3	ge 3
195International Organisations196Institutions197Corporates198of which: SME199Retail200MEXICO201Secured by mortgages on immovable property	Image: Constraint of the second se	0     0       0     0       0     0       0     0       0     0       0     0	0     0       0     0       0     0       0     0       0     0       0     0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0         0           0         0           0         0           0         0           0         0           0         0           0         0	0 0 0 0 0 0	0     0       0     0       0     0       0     0       0     0       0     0       0     0	0 0 0 0 0 0 0 0 0 0 0	0     0     0     -       0     0     0     -       0     0     0     -       0     0     0     -       0     0     0     -	
202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures	Image: Constraint of the sector of the se		Image:	Image:			Image:				Image:	Image: select	Image: select	Image: Constraint of the second se	Image: second	
210 Standardised Total	0 Stage 1 exposure, of which	0 0 Stage 2 exposure, o which	0 0 31/12/2021 f Stage 3 exposure, of which	0 0 Stock of provisions for Stock of provisions	for provisions for	0 - Coverage Ratio - Stage 3 Stage 1	0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which Stage		Stock of Stock of provisions for provisions for stock of the stock of	0 0 - Stock of provisions for Stage 3 Stage 3	- Stage 1 exposure of which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 31/12/2023 Stage 3 Stage 3 Stage 3 which Stage 3	for provisions for provisions for Coverage	
Num(min EUR, %)211 212 213 214Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations(min EUR, %)	exposure	exposure guaranteed amount	exposure guaranteed amount	Stage 1 exposure     Stage 2 exposure       Image: Stage 2 exposure     Image: Stage 2 exposure	e Stage 3 exposure	Stage 3 exposure     Stage 1 exposure       Image: Stage 3 exposure     Image: Stage 3 exposure       Image: Stage 3 exposure     Image: Stage 3 exposure	exposure guaranteed amount Composition Com	guaranteed amount Contractions of the second secon	re guaranteed amount	Stage 1 exposure     Stage 2 exposure       Image: 1 million of the second secon		exposure guaranteed amount	exposure     guaranteed amount       Image: state of the stat	exposure guaranteed amount Stage 1 exposure amount exposure	Staye 2 Staye 5	
217Institutions218Corporates219of which: SME220Retail221FRANCE222of which: SME223Secured by mortgages on immovable property224of which: non-SME224Items associated with particularly high risk		0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 - 0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 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 - 0 0 0 - 0 0 0 -	0 0 0 0			0     0     0       0     0     0       0     0     0       0     0     0       0     0     0	
224Items associated with particularly high lisk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total		0 0			0	0 -	0 0	0 0	0 0		0 0 -	0		0 0		

EBA EUROPEAN BANKING AUTHORITY	76	77	78	79	80	81	<b>202</b> 82	21 EU-1	wide S	Banc 85	<b>est: Cr</b> co Santander 86 atoria - Adverse Sca	87	<b>K COVI</b> 88	<b>D-19 S</b> 89	5 <b>TA</b> 90	91	92	93	94	95	96
Row Num 1 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	verage Ratio - Stage 3 exposure
2Central governments3Regional governments or local authorities4Public sector entities5Multilateral Development Banks6International Organisations7Institutions8Corporates9of which: SME	× 2,992	3,049	809	4	8 102	2 355	5 43.85%	2,636	3,211	1,003	3 26	110	433	43.14%	2,322	3,388	1,140	) 18	118	495	43.45%
Indext       Banco Santander       Retail         11       S.A.       of which: SME         12       S.A.       Secured by mortgages on immovable property         13       of which: non-SME         14       Items associated with particularly high risk         15       Covered bonds         16       Claims on institutions and corporates with a ST credit assessment         17       Equity         19       Securitisation	9,392				9 2,437	/ 3,435	5 63.15% 5 32.39%	8,062	2,634			1,874	4,955	62.67%	7,224	1,212		2 194 2 89	1,455 265	6,131 982	62.74% 30.87%
20     Other exposures       21     Standardised Total	29,844	12,584	8,143	482 31/12/2021	7 2,903	4,413	3 54.19%	27,593	11,463	,	5 380 atoria - Adverse Sca 31/12/2022	2,293 enario	6,213	53.95%	25,845	10,577	14,149	301 31/12/2023	1,837	7,635	53.96%
Row Num 22 22 22 22 22 22 22 20 20 20 20 20 20	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		verage Ratio - Stage 3 exposure
23Central governments24Regional governments or local authorities25Public sector entities26Multilateral Development Banks27International Organisations28Institutions20Corporatos	16	2	1				0 60.77%	16						57.33%	16						55.22%
29Corporates30of which: SME31Retail32SPAIN33of which: SME34Secured by mortgages on immovable property35Items associated with particularly high risk	71	45	18			/ 12 / 12	2 67.62% 4 16.63%	54	52	29	) 1 ) 1	7	18 20	63.94%	42	54	38	3 1 5 1	7	24 24 24	62.14% 16.28%
36Covered bonds37Claims on institutions and corporates with a ST credit assessment38Collective investments undertakings (CIU)39Equity40Securitisation41Other exposures		117	100						112				20	25.000/		107	10/			40	25.89%
42 Standardised Total	626			31/12/2021 Stock of	Stock of	Stock of	7 25.72% Coverage Ratio -	588		Mora	atoria - Adverse Sca 31/12/2022 Stock of	Stock of	Stock of	25.89%			182	31/12/2023 Stock of	Stock of	Stock of	
Row Num43 44 4543 44 4543 44 4543 44 4544 454546 47 Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
46Public sector entities47Multilateral Development Banks48International Organisations49Institutions50Corporates51of which: SME52Retail	308	382	483	28	8 (	0 189	39.21% 70.94%	198	416	558	3 8 2 3	0	217	38.88%	160	431	581	4	0	225	38.80%
53UNITED KINGDOMof which: SME5455Secured by mortgages on immovable property of which: non-SMESecured by mortgages on immovable property of which: non-SME5657Items associated with particularly high risk Covered bondsCovered bonds5858Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)Equity60EquitySecuritisation Other exposuresOther exposures	93	116	9				49.54%	85	123		0		4	49.40%	84	125		0	0	4	49.29%
63 Standardised Total	561	642	524	31/12/2021	2 (	) 214	40.83%	427	695	Mora	atoria - Adverse Sca 31/12/2022		246	40.64%	380	716	631	31/12/2023	0 Stock of	257	40.72%
Row Num 64 65 66 65	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	stock of provisions for Stage 1 exposure	stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
66Regional governments or local authorities67Public sector entities68Multilateral Development Banks69International Organisations70Institutions71Corporates72of which: SME73Patrall	349	2,112	34		0 2:		4 11.67% 5 55.01%	282	2,167	46	5 0	20	6	12.61%	187	2,252		5 0 22	21	8	13.60%
<ul> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessment</li> </ul>	830	1,102	383	24	4 169	0 68	3 33.01% 3 17.75%	798	965	5,551	l 40	1,279	2,880 	17.67%	711	931	673	3 17	112	121	18.05%
80Collective investments undertakings (CIU)81Equity82Securitisation83Other exposures84Standardised Total	3,276	7,648	4,081	123	3 1,978	3 2,088	3 51.16%	2,434	6,643		) 67 ntoria - Adverse Sco	1,430	2,984	50.33%	1,900	5,870	7,234	39	1,078	3,622	50.07%
Row Num (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	verage Ratio - Stage 3 exposure
85Central banks86Central governments87Regional governments or local authorities88Public sector entities89Multilateral Development Banks90International Organisations91Institutions																					
91Institutions92Corporates93of which: SME94Retail95BRAZIL96of which: SME97Secured by mortgages on immovable property98Items associated with particularly high risk	250 2,116 1,978	13 702 240	709 709 93	9:	1 237	549 549 5 5 42	5 67.07% 77.50% 2 45.44%	242 1,939 1,907	19 580 236	0 <u>9</u> 1,008 0 167	2 3 7 13	2 223	6 795 77	72.48% 78.81% 46.12%	235 1,781 1,842	24 476 232	11 1,269	- 1 73 5 12	3 198 5	8 1,010 110	76.33% 79.56% 46.45%
99Covered bonds100Claims on institutions and corporates with a ST credit assessment101Collective investments undertakings (CIU)102Equity103Securitisation104Other exposures105Standardised Total	4,351	954			7 24		5 73.72%	4,095	834	1,184	1			74.16%	3,865		1,516			1,128	74.39%

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	<b>20</b> 2				est: Cr co Santande			<b>(D-19 S</b> 89		91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse So 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates		161	62	5		) 10		3 53.37%	138			6			57.65%	122	98				4	60.34%
114of which: SME115Retail116CHILE117of which: SME117Secured by mortgages on immovable property118of which: non-SME119Items associated with particularly high risk120Covered bonds		8,479	40	37	22	2 23	25 25 8 64	5 68.76% 4 19.26%	8,376	46	484	8 11 4 23	1 5 3 19	40 91	68.58%	981	51 	64	3 10 3 21	16	54 	68.73%
121Claims on institutions and corporates with a ST credit a122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	assessment	9,677	368	376	33	3 38	3 92	2 24.55%	9,525	348	548 Mora	8 34 atoria - Adverse So	4 32	134	24.44%	9,345	344	73.	2 31	28	175	23.95%
Row Num       127       Central banks	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME		338	170	176	7	7 20	91	1 51.85%	305	152	228	8	5 16	105	46.25%	278		26	7 3	13	116	43.40%
136Retail137PORTUGAL138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk Covered bonds142Claims on institutions and corporates with a ST credit a	nssessment	780	130 296	92	2	3 10 2 23	61 61 8 104	1 66.07% 4 37.72%	105 763	251	339	9	2 8 1 15	72	63.65% 32.77%	103 744	220	38	3 1		81	62.25% 30.06%
143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total		1,232	597	544	12	2 53	256	6 47.11%	1,173	519	680 Mora	0 8 atoria - Adverse So	3 39 Denario	289	42.45%	1,125	462	2 78	5 6	30	314	39.93%
Row Num     Central banks       148 149     Central governments	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail		    1	   0	1		) 0 0		0 57.22% 0 71.57%	18	2	1			1	51.51% 60.06%	17	3			1		46.84%
158GERMANYof which: SME159Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk Covered bonds163Claims on institutions and corporates with a ST credit a Collective investments undertakings (CIU) Equity	assessment	1	0	0		0		0 - -	1	0		0 (	0 0	0		1			) ) 		0	
166Securitisation167Other exposures168Standardised Total		20	2	1	31/12/2021	0		1 58.55%	19	3	1 Mora	1 ( atoria - Adverse So 31/12/2022		1	52.25%	19	3		31/12/2023		1	47.06%
Row Num169 170 171 172169 170 171 172171 Public sector entities	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178POLAND179Of which: SME		513	188 196	5	(	0 <u>30</u> 5 47	2	1 20.43% 8 66.09%	480	217	   	9 (	) 31 4 44	2	20.90%	457	238	24 24	2 00	24	3	21.62% 63.97%
180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit a185Collective investments undertakings (CIU)186Equity187Securitisation	assessment	2,137	498	135	12	2 83	54	4 40.33%	2,023	545	202			80	39.58%	1,934	571	26	5 10	74	104	39.36%
188     Other exposures       189     Standardised Total		3,438	882	273	27 31/12/2021 Stock of	7 159 7 Stock of provisions for	Stock of provisions for	3 52.51% Coverage Ratio -	3,239	949		4 25 atoria - Adverse Sc 31/12/2022 Stock of provisions for	5 164 cenario Stock of provisions for	207 Stock of	Coverage Ratio -	3,086	981	52	31/12/2023 Stock of	Stock of provisions for	266 Stock of provisions for	50.63% Coverage Ratio -
Num190191191192193194194195197198199194195195196197198199194195196197198199199190191192193194195196197198199199199190190191191192193194194195195196197198199<	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
195International Organisations196Institutions197Corporates198of which: SME199Retail200MEXICO201Secured by mortgages on immovable property202of which: non-SME		208		70 668 515	82	7 8 2 229 5 50	3 45 3 590 45 240	5 64.72% 0 88.30% 0 46.54%	187 1,096 1,912		90	0 ( 6 6 68	5 8 3 192 4 41	59 866 310	65.86% 88.71%	169 905 1,789	47	100 1,22 790	3 5 7 53 8 27	163	72 1,091 373	66.46% 88.85% 46.71%
203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit a206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures	assessment																					
210 Standardised Total		4,025 Stage 1 exposure	1,091 Stage 2 exposure	1,302 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	1 69.15% Coverage Ratio - Stage 3	3,578 Stage 1 exposure	1,059 Stage 2 exposure	1,701	1 104 atoria - Adverse So 31/12/2022 Stock of provisions for Stage 1	senario Stock of provisions for Stage 2	1,261 Stock of provisions for Stage 3	Coverage Ratio - Stage 3	3,201 Stage 1 exposure	1,034 Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	1,561 Stock of provisions for Stage 3	Coverage Ratio - Stage 3
211 212Central banks Central governments213 214Regional governments or local authorities Public sector entities215 216Multilateral Development Banks International Organisations	(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
<ul> <li>217</li> <li>218</li> <li>219</li> <li>220</li> <li>221</li> <li>222</li> <li>223</li> <li>224</li> <li>Institutions</li> <li>Corporates</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property</li> <li>of which: non-SME</li> <li>Items associated with particularly high risk</li> </ul>		49 56 1	0 2 1	0	( 	0 0 0		0 45.46% 2 86.52% 0 51.41%	48	0	3			0	35.61% 79.86% 48.34%	48 54					0	31.37% 77.10% 46.25%
225Covered bonds226Claims on institutions and corporates with a ST credit a227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	assessment	106	3	3				2 76.33%	105	3		4		3	69.94%	103	3		5 1		4	67.04%

EBA EUROPEAN BANKING AUTHORITY		97 98	99 10	) 101	102 103	104	105	<b>20</b> 106 107	<b>21 EU-wide</b>	Ban	co Santander	r S.A.				117 118	119	120	121	122	123	124 125	126
Row Num	(mln EUR, %)	Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 exposure guaran amo		2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	of Stock of 5 for provisions for 1 Stage 2 re exposure	Stock of provisions for Stage 3 exposure	coverage Ratio - Stage 3 exposure Stage 1 Stage 1 Stage 1 Stage 1	Stage 1 exposure, of which guaranteed amount		Public guarantees - 31/12, Stage 3 exposure	- Adverse Scenario		Stock of Sto provisions for provis Stage 2 Sta exposure exp	ock of sions for age 3 oosure	- Stage 1 exposure exposure guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure		Stock of provisions for pr Stage 1 exposure	Stock of Stock o rovisions for provisions Stage 2 Stage 3 exposure exposur	f for Stage 3 exposure
1 2 3 4 5 6 7 8 9	Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail	163 124 340 320	4 34	24 4		0 5	1	25.33% 15	119 316	33 2	25 10	6 21		5	2 20.14	×110011	115 32 307 34	24	16	111 32	0	3	3 18.66%
10         Banco Santander           11         S.A.           13         I           14         I           15         I           16         I           19         20	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation						2	32.46% 15	99 99 00000000000000000000000000000000	31 2		9		5 		0     518       //o     149       //o     //o       //o     //o </th <th>307     34       96     28       96     28       97     1       98     1       99     1       9</th> <th>21</th> <th>19 19</th> <th></th> <th></th> <th>3</th> <th></th>	307     34       96     28       96     28       97     1       98     1       99     1       9	21	19 19			3	
20 21 Row	Other exposures Standardised Total	671 550 Stage 1 exposure, of which	5 100 Stage 2 Stag whi	e 2 re, of ch Stage 3	2/2021 Stage 3 exposure, of which	2 21	4 Stock of provisions for	18.34% 64 Coverage Ratio - Stage 3 Stage 1	535 Stage 1 exposure, of which	Stage 2 2 exposure, of which	32 43 Public guarantees - 31/12, Stage 3		Stock of provisions for	provisions for provis	8 18.54 ock of sions for Stage 3	630 - Stage 1 exposure, which	518         94           of         Stage 2	78 Stage 2 exposure, of which	68 31/12/2 Stage 3	56 2023 Stage 3 exposure, of which	2 Stock of provisions for pr	14 Stock of Stock of provisions	for Stage 3
22 23 24 25 26 27	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Tractitutions	exposure guaranteed amount amount	exposure guaran amo		guaranteed exposur amount exposur	re exposure	Stage 3 exposure	exposure exposure	guaranteed amount exposu	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	-	age 3 exposure	exposure guarante amount		guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2       Stage 3         exposure       exposure         Image: stage 3       exposure	exposure
28 29 30 31 32 33 34 35 36 37	Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment				0 0 0 0 0 0 0 0		0 - 0 - 0 - 0 -		0 0 0 0 0 0 0	0	0 0 0 0 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 0 0 0	0 - -   	0 0 0 0 0 0 0 0 0	0     0       0     0       0     0       0     0       0     0       0     0       0     0       0     0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0 0	2/2021	0 0	0 -		0	0	0 0 Public guarantees - 31/12		0	0	0 -	0		0	0	0	0	0	0 -
Row Num 43 44 45	(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure ) ) ) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guaran amo	e 2 re, of Stage 3 ch exposure	Stage 3 exposure, of which guaranteed amount Stage 1 exposur	for provisions for 1 Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		ock of sions for age 3 bosure	- Stage 1 exposure exposure amount	exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for pr Stage 1	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	s for Stage 3 exposure
46 47 48 49 50 51 52 53 53 UNITED KINGDOM	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property			0 0			0 -		0	0		0		0	0 -			0	0	0	0	0	0 - 0 - 0 -
55 55 57 58 59 60 61 62 63	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total						0 -			0				0	0 -							0	0 -
Row Num	(mln EUR, %)	Stage 1 Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 exposure guaran amo	e 2 re, of Stage 3 ch exposure	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposur		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 Stage 1 Stage 1 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 2 exposure, of which	Public guarantees - 31/12, Stage 3 exposure			Stock of Sto provisions for provis Stage 2 Sta exposure exp	ock of sions for age 3 oosure	- Stage 1 exposure, exposure guaranted amount	exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for pr Stage 1 exposure	Stock of Stock o rovisions for provisions Stage 2 Stage 3 exposure exposur	of 5 for 3 re Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69 70 71 72	Central banks         Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME			0 0		0 0	0 -		0	0	0 0	0		0	0 -			0	0	0	0	0	0 -
73 74 75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures						0 -																
Row Num	Standardised Total (mln EUR, %)	0 Stage 1 exposure 0 Stage 1 exposure, of which guaranteed amount	0 0 Stage 2 exposure guaran	e 2 re, of Stage 3 ch exposure	2/2021 Stage 3 exposure, of which guaranteed amount		C Stock of provisions for Stage 3 exposure	coverage Ratio - Stage 3 exposure Stage 1 Stage 1 Stage 1	0 Stage 1 exposure, of which guaranteed amount	2 2 Ire guaranteed	0 0 Public guarantees - 31/12, Stage 3 exposure		o Stock of provisions for Stage 1 exposure		0 - ock of sions for age 3 oosure 0 -	- Stage 1 exposure guarantee amount	exposure	0 Stage 2 exposure, of which guaranteed amount	0 31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed	0 Stock of provisions for pr Stage 1 exposure	0 Stock of rovisions for Stage 2 exposure Stage 2 exposure	s for Stage 3 Stage 3
85 86 87 88 89 90 91 92	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	amount	amo				0 -		amount	amount	0 0	amount			0 -	amount		amount	0	amount		0	0 -
92 93 94 95 95 96 97 98 99 100	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds  Claims on institutions and corporates with a ST credit assessment						0 -			0		0		0	0 -			0	0	0	0	0	0 - 0 - 0 - 0 -
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0	0	0 -	0	0 0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY	97 98	99 100	101 102	103 104 105			anco Santander S.A.	113 114 115	116 117	118 119 120	121 122	123 124 125	126
Row Num	Stage 1 Stage 1 exposure %) Stage 1 guaranteed amount	Stage 2 Stage 2 exposure guaranteed amount	31/12/2021 Stage 3 exposure of which guaranteed amount	Stock ofStock ofStock ofprovisions forprovisions forprovisionsStage 1Stage 2exposureexposure	for Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of re guaranteed amount Stage 2 exposure guarant amount Stage 2 exposure guarant amount	, of Stage 3 exposure, of exposure guaranteed	o Stock of provisions for Stage 1 exposure Stage 2 Stage 2 Stage 3 exposure Stage 3	or Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amountStage 2 exposure exposureStage 2 exposure guaranteed amount	31/12/2023 Stage 3 exposure exposure guaranteed amount	Stock ofStock ofStock ofrovisions forprovisions forprovisions forStage 1Stage 2Stage 3exposureexposureexposure	for Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME115of which: SME116CHILE			Image: Constraint of the second se										0 - 0 -
110CITILLIter of which on L117Secured by mortgages on immovable property of which: non-SME118of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total		0 0 	0       0       0         1       1       1		0     -       1     1	0       0       0         0       0       0         0       0       0         0       0       0	0 0 0 		0       -       0         1       1       1		0       0       0         1       1       1		0 - 
Row Num	Stage 1 Stage 1 exposure which guaranteed	Stage 2 Stage 2 exposure exposure guaranteed	31/12/2021 Stage 3 exposure, of which guaranteed	Stock ofStock ofStock ofprovisions forStage 1Stage 2Stage 2Stage 3exposureexposure	for Stage 3 exposure exposure	Stage 1 exposure, of which re guaranteed Stage 2 exposure guarant	, of Stage 3 exposure, of which	Stock ofStock ofStock ofprovisions forprovisions forprovisions forStage 1Stage 2Stage 3	or Coverage Ratio - Stage 3 exposure exposure	Stage 1Stage 2exposure, of which guaranteedStage 2 exposure	Stage 3 exposure, of pr exposure guaranteed	Stock of rovisions for Stage 1Stock of provisions for Stage 2Stock of provisions for Stage 3	for Stage 3
127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME	%) amount amount	amount amount amount amount	amount  amount	exposure exposure	Image: Control of the second secon	amount         amount           amount		exposureexposureexposureImage: Constraint of the sector of the		amount     amount       Image:	amount       amount <td< th=""><th>exposureexposureexposureImage: state s</th><th>e</th></td<>	exposureexposureexposureImage: state s	e
136 137PORTUGALRetail of which: SME138of which: SME139Secured by mortgages on immovable property of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)144Equity145Securitisation					0 - 0 - 0 - 						0 0 0 0 0 0 0 0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
146     Other exposures       147     Standardised Total	2 Stage 1	0 0 0 Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 Stock of Stock of Stock of	0 -	2 0 0 0		o Stock of		0 0 Stage 1 Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 Stock of Stock of	0 -
Row NumCentral banks148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations	Stage 1 exposure which guaranteed amount	Stage 2 exposure     exposure, of which guaranteed amount       Image: stage 2 exposure     image: stage 2 guaranteed amount	Stage 3 exposure     exposure, of which guaranteed amount     pr       Image: stage 3 exposure     Image: stage 3 guaranteed amount	ovisions for Stage 1     provisions for Stage 2     provisions Stage 3       exposure     exposure     exposure	For       Coverage Ratio - Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 3 exposure         I	1     exposure, of which guaranteed amount     Stage 2 exposure     exposure which guarant amount       2     exposure     which guarant amount       3     3       4     3       4     3       5     3       5     3       6     3       6     3       7     3       7     3       8     3       8     3       9     3       9     3       9     3       9     3       9     3       10     3       10     3       10     3		provisions for Stage 1 exposure     provisions for Stage 2 exposure     provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 3 exposure         Image: Stage	exposure, of which guaranteed amount       Stage 2 exposure       exposure, of which guaranteed amount         amount	Stage 3 exposure, of pr	Provisions for Stage 1 exposure     provisions for Stage 2 exposure     provisions for Stage 3 exposure	for Stage 3
<ul> <li>154</li> <li>155</li> <li>156</li> <li>157</li> <li>158</li> <li>159</li> <li>160</li> <li>161</li> <li>162</li> <li>163</li> <li>154</li> <li>158</li> <li>160</li> <li>161</li> <li>162</li> <li>163</li> <li>164</li> <li>165</li> <li>165</li> <li>165</li> <li>166</li> <li>167</li> <li>168</li> <li>169</li> <li>169</li> <li>160</li> <li>160</li> <li>161</li> <li>161</li> <li>162</li> <li>163</li> <li>164</li> <li>165</li> <li>165</li> <li>165</li> <li>166</li> <li>167</li> <li>167</li> <li>168</li> <li>169</li> <li>169</li> <li>169</li> <li>160</li> <li>160</li> <li>161</li> <li>161</li> <li>161</li> <li>162</li> <li>163</li> <li>164</li> <li>165</li> <li>165</li> <li>165</li> <li>166</li> <li>166</li> <li>167</li> <li>167</li> <li>168</li> <li>169</li> <li>169</li> <li>169</li> <li>160</li> <li>160</li> <li>160</li> <li>161</li> <li>161</li> <li>161</li> <li>162</li> <li>161</li> <li>162</li> <li>163</li> <li>164</li> <li>165</li> <li>165</li> <li>165</li> <li>166</li> <li>167</li> <li>167</li> <li>168</li> <li>169</li> <li>169</li> <li>169</li> <li>169</li> <li>160</li> <li>160</li> <li>160</li> <li>161</li> <li>161</li> <li>161</li> <li>162</li> <li>163</li> <li>164</li> <li>165</li> <li>165</li> <li>165</li> <li>166</li> <li>167</li> <li>167</li> <li>167</li> <li>168</li> <li>169</li> <li>169</li></ul>	4 0 0 11 11	4 3 0 0 0 11 5 	3       0       0         0       0       0         5       1       1         4       1       1         5       1       1         6       1       1		0 38.53% 0 - 1 99.96%	2       2       5         0       0       0         7       7       8         0       0       0         1       0       0         1       0       0         1       0       0         1       0       0         1       0       0         1       0       0         1       0       0         1       0       0	5 0 0 0 0 8 2 2 8 2 2 9 10 10 10 10 10 10 10 10 10 10 10 10 10		0       23.85%       1         0       -       0         2       99.94%       6         1       1       1         2       99.94%       6         1       1       1         2       99.94%       1         1       1       1         1       1       1         1       1       1         1       1       1         1       1       1	1 5 0 0 0 6 8	5       0       0         0       0       0         8       3       3         0       0       0		0 16.97% 0 - 3 99.95%
164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures168Standardised Total	15	15 8	8 1 1	0 0	1 93.22%	9 9 12	12     2     2       Public guarantees - Adverse Scenario		2 91.44% 6	6 13		0 0	3 90.44%
Row Num     (mln EUR, 100)       169 170     Central banks       170     Central governments	exposure	Stage 2 Stage 2 exposure guaranteed amount	exposure guaranteed	Stock of provisions for stage 1Stock of provisions for Stage 2Stock of provisions Stage 3exposureexposureexposure	exposure	Stage 1     Stage 1       1     exposure, of     Stage 2       re     which     exposure       guaranteed     amount	31/12/2022 2 Stage 3 , of Stage 3 exposure exposure, of which guaranteed		Or Coverage Ratio - Stage 3 exposure exposure exposure	Stage 1       Stage 2         exposure, of       Stage 2         which       exposure         guaranteed       amount         amount       amount	31/12/2023       Stage 3     Stage 3     exposure, of which guaranteed amount     pr       Image: stage 3     Image: stage 3     Image: stage 3       Image: stage 3     Image: stage 3     Image: stage 3	Stock of rovisions for Stage 1Stock of provisions for Stage 2Stock of provisions for Stage 3exposureexposureexposure	
171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail179POLAND170of which: SME	160 1 340 3	20 31 29 34	21 4 3 33 11 10	0 5	1 16.60% 4 35.51%	157     117     28       328     316     36	20 10 6 34 22 21	0     5       2     10	2 16.46% 154 8 34.61% 318	114 26 307 34 3	19 15 10 33 33 32	0 3	3 16.46% 11 34.08%
180Secured by mortgages on immovable property of which: non-SME181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures													
189 Standardised Total	648 Stage 1 Stage 1 exposure, of which	41 92 Stage 2 Stage 2 overcource of which	72 19 16 31/12/2021 Stage 3 exposure, of which pr	2 21 Stock of Stock of provisions for provisions	3 14.14% For Coverage Ratio - Stage 3 Stage 1	631 525 88 Stage 1 exposure, of which Stage 2 which which	, of Stage 3 which	Stock of Stock of Stock of provisions for provisions for stock of	6 14.86% 615 or Coverage Ratio - Stage 3 exposure	Stage 1     Stage 2       exposure, of     Stage 2       which     exposure       guaranteed     exposure	- Which -	2 14 Stock of Stock of provisions for provisions for	for Stage 3
Num(min EUR, 190190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations	exposure	exposure guaranteed amount	exposure guaranteed	Stage 1       Stage 2       Stage 3         exposure       exposure       exposure         Image: Stage 3       exposure       exposure	exposure	re guaranteed amount exposure guarant amount amount amount amount	ed guaranteed	Stage 1 exposureStage 2 exposureStage 3 exposureImage: stage 1 exposureImage: stage 3 exposureImage: stage stage 3 exposur	Stage 3 exposure     Stage 1 exposure       Image: Stage 1 exposure     Image: Stage 1 exposure       Image: Stage 3 exposure     Image: Stage 3 exposure	guaranteed amount     exposure guaranteed amount       amount       amount       amount       amount       amount	exposure guaranteed	Stage 1       Stage 2       Stage 3         exposure       exposure       exposure         Image: Stage 3       exposure       exposure	exposure
196Institutions197Corporates198of which: SME199Retail200MEXICO201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk204Covered bonds		0     0       0     0       0     0       0     0       0     0       0     0       0     0	0     0     0       0     0     0       0     0     0       0     0     0       0     0     0       0     0     0       0     0     0       0     0     0		0     -       0     -       0     -       0     -       0     -       0     -       0     -       0     -	0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0	0     0     0       0     0     0       0     0     0       0     0     0       0     0     0	0     0       0     0       0     0       0     0       0     0       0     0       0     0       0     0	0     -     0       0     -     0       0     -     0       0     -     0       0     -     0       0     -     0		0     0     0       0     0     0       0     0     0       0     0     0       0     0     0       0     0     0       0     0     0       0     0     0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 1
205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total			Image: state of the state o	0 0	0 -				Image: Constraint of the second se	0 0	Image: state	0 0	0 -
Row Num     (min EUR, 1)       211     Central banks	Stage 1 Stage 1 exposure %) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount	Stock ofStock ofStock ofovisions forprovisions forprovisionsStage 1Stage 2Stage 3exposureexposureexposure	for Coverage Ratio - Stage 3 exposure exposure		, of Stage 3 exposure, of exposure guaranteed	o Stock of provisions for Stage 1 exposure Stage 2 Stage 2 Stage 3 exposure Stage 3 Stage 3 Stage 3	or Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of rovisions for Stage 1Stock of provisions for Stage 2Stock of provisions for Stage 3exposureexposureexposure	for Stage 3
212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME				0 0	0 -					0 0			0 -
220Retail221FRANCEof which: SME222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)		U 0 0 0 1 0 0 0 0	U       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0		U - 0 - 	U       0       0         0       0       0			U     -     0       0     -     0       1     1     1       1     1     1       1     1     1       1     1     1       1     1     1       1     1     1       1     1     1       1     1     1       1     1     1		U       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0		0 - 0 - 
228Equity229Securitisation230Other exposures231Standardised Total	0	0 0	0 0 0	0 0	0 -	0 0 0	0 0 0	0 0	0 - 0	0 0	0 0 0	0 0	0 -

## 2021 EU-wide Stress Test: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	24,182						
2		SEC-SA	11,513						
3	Exposure values	SEC-ERBA	3,493						
4		SEC-IAA	0						
5		Total	39,188						
6		SEC-IRBA	4,731	6,013	6,705	6,910	6,669	10,089	10,348
7		SEC-SA	1,821	2,146	2,699	2,784	2,356	4,106	4,201
8	REA	SEC-ERBA	1,607	2,082	2,120	2,203	2,645	3,590	3,844
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	8,159	10,241	11,524	11,897	11,670	17,786	18,393
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



### 2021 EU-wide Stress Test: Risk exposure amounts Banco Santander S.A.

		Danco	Santanue	יאיכיו			
		1	2	3	4	5	
		Actual	3	aseline scenario	D	A	٩dv
Rov ur	(min EUD)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	3
1	Risk exposure amount for credit risk	487,257	489,339	490,622	493,264	494,546	
2	Risk exposure amount for securitisations and re-securitisations	8,159	10,241	11,524	11,897	11,670	
3	Risk exposure amount other credit risk	479,098	479,098	479,098	481,367	482,877	
4	Risk exposure amount for market risk	18,704	18,704	18,704	18,704	23,124	
5	Risk exposure amount for operational risk	55,865	55,865	55,865	55,865	55,865	
6	Other risk exposure amounts	24	24	24	24	24	
7	Total risk exposure amount	561,850	563,933	565,216	567,858	573,561	
8	Total Risk exposure amount (transitional)	562,580	564,201	565,590	567,858	570,283	
9	Total Risk exposure amount (fully loaded)	561,850	563,933	565,216	567,858	573,561	

6	7
lverse scenario	D
31/12/2022	31/12/2023
502,451	523,117
17,786	18,393
484,666	504,724
23,358	23,393
55,865	55,865
24	24
581,699	602,400
577,698	599,917
581,699	602,400



# 2021 EU-wide Stress Test: Capital

			1 IFRS 9 first implementation	2 Actual	3 Ba	4 aseline Scenario	5	6	7 Adverse Scenario	8
N			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	А	(min EUR,%) OWN FUNDS		91,015	95,667	101,189	106,102		80,020	80,1
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		69,399	74,375	79,897	84,810	58,463	60,070	59,60
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		60,557	60,557	60,557	60,557	60,557	60,557	60,5
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		56,089	61,941	68,297	74,280	51,105	52,862	54,
	A.1.3	Accumulated other comprehensive income		-34,937	-34,937	-34,937	-34,937	-39,371	-39,371	-39,
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-29,856	-29,856	-29,856	-29,856	-33,576	-33,576	-33,
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-5,064	-5,064	-5,064	-5,064	-5,778	-5,778	-5,
	A.1.3.3	Other OCI contributions		-17	-17	-17	-17	-17	-17	
	A.1.4	Other Reserves		-3,187	-3,187	-3,187	-3,187	-3,187	-3,187	-3
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
	A.1.6 A.1.7	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters		6,669 -1,000	-1,000	8,826	9,882 -1,000	-2,335	6,040 -2,335	-2
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-473	-473	-473	-473	-1,808	-1,808	-1
	A.1.7.2	Cash flow hedge reserve		-408	-408	-408	-408	-408	-408	
	A.1.7.3	Other adjustments		-120	-120	-120	-120	-120	-120	
	A.1.8	(-) Intangible assets (including Goodwill)		-15,711	-15,583	-15,500	-15,388	-15,583	-15,500	-15
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-627	0	0	0	-2,929	-1,407	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-1,161	-2,304	-3,279	0	0	
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-15	-210	-1,048	-13	-187	
	A.1.12	(-) Defined benefit pension fund assets		-461	-461	-461	-461	-20	-20	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-198	-198	-198	-198	-198	-198	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% lisk weight		-190	-190	-190	-190	-190	-190	
	A.1.15.1	Of which: from securitisation positions (-)		-105	-105	-105	-105	-105	-105	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-2,139	-1,790	-
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	-1,594	-1,326	-1
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		-411	-411	-411	-411	-411	-411	
	A.1.22	Amount subject to IFRS 9 transitional arrangements		-3,125	-1,976	-1,700	-1,700	-6,128	-6,111	-!
	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	2,386	2,386	2,386	2,386	2,386	2,386	2,386	
	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		687	687	687	687	687	687	
	A.1.22.4	01/01/2020 ("new dynamic part")		2,046	395	0	0	6,326	6,302	
	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		620	119	0	0	1,898	1,891	
	A.1.23 A.1.23.1	Transitional adjustments Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		2,615	1,126	425	0	8,852	6,343	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		2,615	1,126	425	0	8,852	6,343	
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		2,615	1,126	425	0	5,278	3,734	
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	3,574	2,609	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
	A.1.23.4.2	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		0	0	0	0	0	0	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		9,102	8,727	8,727	8,727	8,727	8,727	8
	A.2.1	Additional Tier 1 Capital instruments		8,727	8,727	8,727	8,727	8,727	8,727	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3 A.2.4	Other Additional Tier 1 Capital components and deductions Additional Tier 1 transitional adjustments		0 375	0	0	0	0	0	
	A.2.4 A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0		0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		78,501	83,102	88,624	93,537	67,189	68,797	68
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		12,514	12,565	12,565	12,565	· · · · · · · · · · · · · · · · · · ·	11,224	11
	A.4.1	Tier 2 Capital instruments		12,832	12,832	12,832	12,832	12,832	, 12,832	1
	A.4.2	Other Tier 2 Capital components and deductions		26	26	26	26	26	26	
	A.4.3	Tier 2 transitional adjustments		-344	-293	-293	-293	-293	-1,635	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		-51	0	0	0	0	-1,342	



# 2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		2	TOTAL RISK EXPOSURE AMOUNT		561,850	563,933	565,216	567,858	573,561	581,699	602,400
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		730	268	375	0	-3,277	-4,001	-2,484
64		C.1	Common Equity Tier 1 Capital ratio		12.34%	13.18%	14.13%	14.94%	10.25%	10.40%	9.93%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		13.95%	14.73%	15.67%	16.47%	11.78%	11.91%	11.39%
66		C.3	Total Capital ratio		16.18%	16.96%	17.89%	18.68%	13.99%	13.85%	13.37%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		66,784	73,249	79,472	84,810	49,611	53,727	56,054
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		75,510	81,975	88,199	93,537	58,338	62,454	64,781
69		D.3	TOTAL CAPITAL (fully loaded)		88,369	94,834	101,057	106,395	71,196	75,312	77,639
70		E.1	Common Equity Tier 1 Capital ratio		11.89%	12.99%	14.06%	14.94%	8.65%	9.24%	9.31%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		13.44%	14.54%	15.60%	16.47%	10.17%	10.74%	10.75%
72		E.3	Total Capital ratio		15.73%	16.82%	17.88%	18.74%	12.41%	12.95%	12.89%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	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)		0	8,507	8,507	8,507	8,507	8,507	8,507
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		1,471,480	1,471,480	1,471,480	1,471,480	1,471,480	1,471,480	1,471,480
77		H.2	Total leverage ratio exposures (fully loaded)		1,471,480	1,471,480	1,471,480	1,471,480	1,471,480	1,471,480	1,471,480
78		Н.3	Leverage ratio (transitional)		5.33%	5.65%	6.02%	6.36%	4.57%	4.68%	4.64%
79		H.4	Leverage ratio (fully loaded)		5.13%	5.57%	5.99%	6.36%	3.96%	4.24%	4.40%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82	Transitional combined	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
83	buffer requirements (%)	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.51%	3.51%			3.51%	3.51%	3.51%
87		R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
88		R.1.1 R.2	Of which: CET1 Total SREP capital requirement		0.84%	0.84%		0.84%	0.84%	0.84%	0.84%
89	Pillar 2 (%)		(applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%			9.50%		9.50%
90 91		R.2.1 R.3	Of which: CET1 Overall capital requirement		5.34%	5.34% 13.01%	5.34%	5.34% 13.01%	5.34%	5.34%	5.34%
91		R.3.1	(applicable requirement under the baseline scenario according to EBA/GL/2018/03) Of which: CET1			8.85%	8.85%		8.85%	8.85%	8.85%
92		R.3.1	(relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.85%	8.85%	8.85%	8.85%	8.85%	<b>ŏ.</b> ŏ5%	8.85%



## 2021 EU-wide Stress Test: P&L

RowN um	(min EUR)
1	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual		Baseline scenario		Adverse scenario		
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
32,209	35,195	34,171	32,685	31,292	29,395	26,807
47,963	106,546	90,104	79,579	101,023	84,594	72,449
-15,753	-71,351	-55,934	-46,894	-69,731	-55,199	-45,642
391	380	379	383	293	293	293
9,992	9,992	9,992	9,992	8,483	8,375	8,140
3,203	1,946	1,946	1,946	-701	1,036	1,036
				-1,135		
-389	897	897	897	868	796	796
45,407	48,409	47,384	45,903	39,100	39,895	37,073
-12,326	-8,496	-6,073	-5,676	-21,668	-11,462	-10,228 -22,787 4,058 -1,271
-35,222	-22,981	-22,969	-22,963	-25,106	-23,361 5,072 -1,522	
-2,141	16,932	18,341	17,263	-7,674		
-5,567	-5,111	-5,502	-5,179	2,302		
0						
-7,708	11,821	12,839	12,084	-5,372	3,550	2,787
1,063	5,969	6,483	6,102	-387	1,793	1,407
-8,771	5,852	6,356	5,983	-4,984	1,758	1,380
	1,338	1,338	1,338	1,338	1,338	1,338
	0	0	0	0	0	0



### **2021 EU-wide Stress Test**

### Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

1m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0