

# Bancos de importancia sistémica mundial (G-SIBs):

## Indicadores cuantitativos a 31 de diciembre de 2013

*31 de julio de 2014*

## Banco Santander identificada como una entidad sistémica de importancia global

### Requisitos adicionales a las entidades sistémicas (29 entidades)

- “Recargo de capital” adicional en CET1
- Supervisión especial más intensiva y requerimientos de reporting adicionales
- Exigencia de publicar información relevante con mayor frecuencia e informes especiales
- Mayores requerimientos para los **órganos de control interno**

### Publicación de indicadores sistémicos (75 entidades)

- El Comité de Supervisión Bancaria de Basilea (BCBS) y el Consejo de Estabilidad Financiera (FSB) **acordaron la publicación anual de los indicadores sistémicos**, que la Directiva europea y la Autoridad Bancaria Europea (EBA) han decidido transponer en Europa.
- Las **entidades que tienen que publicarlos** son:
  - identificadas como sistémicas el año anterior
  - exposición en el cálculo del ratio de apalancamiento >200.000 mill. euros
- Entidades **clasificadas** por tramos en función de **5 criterios subdivididos en 12 indicadores**

**En función del score obtenido en sus indicadores las G-SIBs se agrupan en 5 categorías de importancia sistémica**

Recargo de capital CET1		Score asignado
Bucket 5	+3,5%	530-629
Bucket 4	+2,5%	430-529
Bucket 3	+2,0%	330-429
Bucket 2	+1,5%	230-329
Bucket 1	+1,0%	130-229

## El score situaría a Santander entre las entidades de menor riesgo sistémico

Categoría	Indicador Individual (dic-13)	Mill. euros	Puntos básicos del indicador	Score*
Tamaño	1. Exposición total	1.379.107	199	199
Actividad Interjurisdiccional	2. Activos Interjurisdiccionales	732.558	444	424
	3. Pasivos Interjurisdiccionales	651.698	405	
Interconexión	4. Activos dentro del sistema financiero	102.202	115	173
	5. Pasivos dentro del sistema financiero	128.859	158	
	6. Valores en circulación	275.850	246	
Sustituibilidad / infraestructura financiera	7. Activos en custodia	874.230	89	73
	8. Actividad de pagos	11.527.073	69	
	9. Operaciones suscritas en los mercados de deuda y de capital	27.432	60	
Complejidad	10. Importe nocional de derivados OTC	3.815.072	59	43
	11. Activos de Nivel 3	1.431	22	
	12. Valores con fines de negociación y disponibles para su venta	26.710	48	

Score general Santander

182

Bucket 1: +1,0%

(\*) Este score se calcula dividiendo el indicador individual (dic-13) entre los últimos indicadores agregados publicados por el Comité de Basilea (dic-12). El score definitivo podrá calcularse en noviembre de 2014, cuando se publiquen los datos agregados de 2013.

## Un gran banco comercial internacional, diversificado y poco complejo

Categoría	Score	Bucket	
Tamaño	199	1	Refleja la dimensión del Grupo
Actividad Interjurisdiccional*	424	3	Alta diversificación geográfica, penalizada al considerar transfronteriza la actividad doméstica de nuestras filiales
Interconexión	173	1	Baja interconexión con otras entidades
Sustituibilidad / infraestructura financiera	73	-	Actividad reducida en custodia, pagos, operaciones de capital
Complejidad	43	-	Simplicidad de la actividad del Grupo: poco peso derivados, activos nivel 3, cartera de negociación
Score general Santander	182	1	Recargo de capital adicional de 1,0%

(\*) Incluye como actividad interjurisdiccional los activos concedidos en banca comercial en un país (distinto del país de la matriz) financiados con depósitos del mismo país. Por ejemplo, se considera trasfronteriza nuestra actividad en Brasil, a pesar de estar financiada localmente.

# **ANEXO – Plantillas EBA**

## **Información cuantitativa para la identificación de las G-SIBs**

## Indicators Summary

Categories	Indicators	Indicator value in million EUR
Size Indicator	Total Exposures (Section 2)	1.379.107
Interconnectedness Indicators	Intra-Financial System Assets (Section 3)	102.202
	Intra-Financial System Liabilities (Section 4)	128.859
	Securities Outstanding (Section 5)	275.850
Substitutability/Financial Institution Infrastructure Indicators	Payments Activity (Section 6)	11.527.073
	Assets Under Custody (Section 7)	874.230
	Underwritten Transactions in Debt and Equity Markets (Section 8)	27.432
Complexity indicators	Notional Amount of OTC Derivatives (Section 9)	3.815.072
	Trading and AFS Securities (Section 10)	26.710
	Level 3 Assets (Section 11)	1.431
Cross-Jurisdictional Activity Indicators	Cross-Jurisdictional Claims (Section 12)	732.558
	Cross-Jurisdictional Liabilities (Section 13)	651.698

Section 2: Total Exposures	Amount in million EUR
a. Counterparty exposure of derivatives contracts (method 1)	23.821
b. Gross value of securities financing transactions (SFTs)	58.506
c. Counterparty exposure of SFTs	3.268
d. Other assets	1.065.137
(1) Securities received in SFTs that are recognised as assets	0
e. Total on-balance sheet items (sum of items 2.a, 2.b, 2.c, and 2.d, minus 2.d.(1))	1.150.733
f. Potential future exposure of derivative contracts (method 1)	22.340
g. Notional amount of off-balance sheet items with a 0% CCF	88.013
(1) Unconditionally cancellable credit card commitments	0
(2) Other unconditionally cancellable commitments	0
h. Notional amount of off-balance sheet items with a 20% CCF	15.393
i. Notional amount of off-balance sheet items with a 50% CCF	86.461
j. Notional amount of off-balance sheet items with a 100% CCF	38.953
k. Total off-balance sheet items (sum of items 2.f, 2.g, and 2.h through 2.j, minus 0.9 times the sum of items 2.g.(1) and 2.g.(2))	251.159
l. Entities consolidated for accounting purposes but not for risk-based regulatory purposes:	
(1) On-balance sheet assets	20.591
(2) Potential future exposure of derivatives contracts	438
(3) Unconditionally cancellable commitments	0
(4) Other off-balance sheet commitments	18
(5) Investment value in the consolidated entities	1.703
m. Regulatory adjustments	42.129
n. Ancillary data:	
(1) Receivables for cash collateral posted in derivatives transactions	0
(2) Net notional amount of credit derivatives	3.614
(3) Net notional amount of credit derivatives for entities in item 2.l.	0
(4) On and off-balance sheet exposures between entities included in item 2.l.	0
(5) On and off-balance sheet exposures of entities included in item 2.l. to entities consolidated for risk-based regulatory purposes	28.825
(6) On and off-balance sheet exposures of entities consolidated for risk-based regulatory purposes to entities included in item 2.l.	0
(7) Total exposures for the calculation of the leverage ratio (January 2014 definition)	1.153.952
o. Total exposures indicator (sum of items 2.e, 2.k, 2.l.(1), 2.l.(2), 0.1 times 2.l.(3), 2.l.(4), minus the sum of items 2.l.(5) and 2.m)	1.379.107



## Interconnectedness Indicators

Section 3: Intra-Financial System Assets	Amount in million EUR
a. Funds deposited with or lent to other financial institutions	61.750
(1) Certificates of deposit	0
b. Undrawn committed lines extended to other financial institutions	1.263
c. Holdings of securities issued by other financial institutions:	
(1) Secured debt securities	4.665
(2) Senior unsecured debt securities	10.572
(3) Subordinated debt securities	103
(4) Commercial paper	0
(5) Stock (including par and surplus of common and preferred shares)	5.204
(6) Offsetting short positions in relation to the specific stock holdings included in item 3.c.(5)	0
d. Net positive current exposure of securities financing transactions with other financial institutions	4.934
e. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive fair value:	
(1) Net positive fair value (include collateral held if it is within the master netting agreement)	1.762
(2) Potential future exposure	11.949
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	102.202

## Interconnectedness Indicators

Section 4: Intra-Financial System Liabilities	Amount in million EUR
a. Deposits due to depository institutions	95.123
b. Deposits due to non-depository financial institutions	6.810
c. Undrawn committed lines obtained from other financial institutions	0
d. Net negative current exposure of securities financing transactions with other financial institutions	3.013
e. OTC derivatives with other financial institutions that have a net negative fair value:	
(1) Net negative fair value (include collateral provided if it is within the master netting agreement)	2.067
(2) Potential future exposure	21.846
f. Ancillary data:	
(1) Funds borrowed from other financial institutions	0
(2) Certificates of deposit included in items 4.a and 4.b	0
g. Intra-financial system liabilities indicator (sum of items 4.a through 4.e.(2))	128.859

Section 5: Securities Outstanding	Amount in million EUR
a. Secured debt securities	98.848
b. Senior unsecured debt securities	74.616
c. Subordinated debt securities	13.807
d. Commercial paper	13.995
e. Certificates of deposit	448
f. Common equity	73.735
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	401
h. Ancillary data:	
(1) Book value of equities for which a market price is unavailable	0
i. Securities outstanding indicator (sum of items 5.a through 5.g)	275.850

## Substitutability/Financial Institution Infrastructure Indicators

Section 6: Payments made in the reporting year (excluding intragroup payments)	Reported in	Amount in millions of the specified currency	Amount in million EUR
a. Australian dollars	AUD	AUD 65.982	48.111
b. Brazilian real	BRL	BRL 900.171	315.656
c. Canadian dollars	CAD	CAD 109.097	79.806
d. Swiss francs	CHF	CHF 142.732	115.948
e. Chinese yuan	CNY	CNY 10.867	1.331
f. Euros	EUR	EUR 4.509.986	4.509.986
g. British pounds	GBP	GBP 657.408	774.257
h. Hong Kong dollars	HKD	HKD 506.844	49.219
i. Indian rupee	INR	INR 1.461	19
j. Japanese yen	JPY	JPY 7.069.475	54.642
k. Swedish krona	SEK	SEK 133.026	15.382
l. United States dollars	USD	USD 7.385.106	5.562.715
m. Ancillary data:			
(1) Mexican pesos	MXN		
(2) New Zealand dollars	NZD		
(3) Russian rubles	RUB		
n. Payments activity indicator (sum of items 6.a through 6.l)			11.527.073

Section 7: Assets Under Custody	Amount in million EUR
a. Assets under custody indicator	874.230

Section 8: Underwritten Transactions in Debt and Equity Markets	Amount in million EUR
a. Equity underwriting activity	25.371
b. Debt underwriting activity	2.061
c. Underwriting activity indicator (sum of items 8.a and 8.b)	27.432

## Complexity indicators

Section 9: Notional Amount of Over-the-Counter (OTC) Derivatives	Amount in million EUR
a. OTC derivatives cleared through a central counterparty	1.295.932
b. OTC derivatives settled bilaterally	2.519.140
c. OTC derivatives indicator (sum of items 9.a and 9.b)	3.815.072

Section 10: Trading and Available-for-Sale Securities	Amount in million EUR
a. Held-for-trading securities (HFT)	45.617
b. Available-for-sale securities (AFS)	85.080
c. Trading and AFS securities that meet the definition of Level 1 assets	98.683
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	5.304
e. Ancillary data:	
(1) Held-to-maturity securities	0
f. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	26.710

Section 11: Level 3 Assets	Amount in million EUR
a. Level 3 assets indicator	1.431

## Cross-Jurisdictional Activity Indicators

Section 12: Cross-Jurisdictional Claims	Amount in million EUR
a. Foreign claims on an ultimate risk basis (excluding derivatives activity)	732.558
b. Ancillary data:	
(1) Foreign derivative claims on an ultimate risk basis	60.761
c. Cross-jurisdictional claims indicator (item 12.a)	732.558

Section 13: Cross-Jurisdictional Liabilities	Amount in million EUR
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	204.213
(1) Any foreign liabilities to related offices included in item 13.a.	51.609
b. Local liabilities in local currency (excluding derivatives activity)	499.093
c. Ancillary data:	
(1) Foreign derivative liabilities on an ultimate risk basis	58.283
d. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	651.698

## Additional Indicators

Section 14: Ancillary Indicators	Amount in million EUR
a. Total liabilities	910.425
b. Retail funding	593.667
c. Wholesale funding dependence ratio (the difference between items 14.a and 14.b, divided by 14.a)	35%
d. Foreign net revenue	36.825
e. Total net revenue	45.839
f. Total gross revenue	70.882
g. Gross value of cash lent and gross fair value of securities lent in SFTs	137.341
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	122.716
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	67.333
j. Gross negative fair value of OTC derivatives transactions	64.751

	Amount in single units
k. Number of jurisdictions	41

