

# Santander in 2014



« Santander's purpose is to help people and businesses prosper. We want to be the best retail and commercial bank that earns the lasting loyalty of our people, customers, shareholders and communities. »

**Ana Botín**  
Group executive chairman

## Employees

  
**185,405**  
employees

## Customers

  
**117**  
million customers


## Shareholders


  
**3.2**  
million shareholders

## Communities


  
**12**  
million students and teachers benefit from cooperation agreements between universities and the Bank

### Gender

  
**45%**

  
**55%**

### International network

  
**12,951**  
branches

  
**€0.479**  
EPS in 2014

### Agreements with universities

  
**1,175**  
cooperation agreements in 21 countries



**97%**  
employees received training in 2014

### Customer loans (net)

  
**734,711**  
million euros

### Positioning

  
**#1**  
largest market capitalisation in the euro zone

### Contribution to higher education

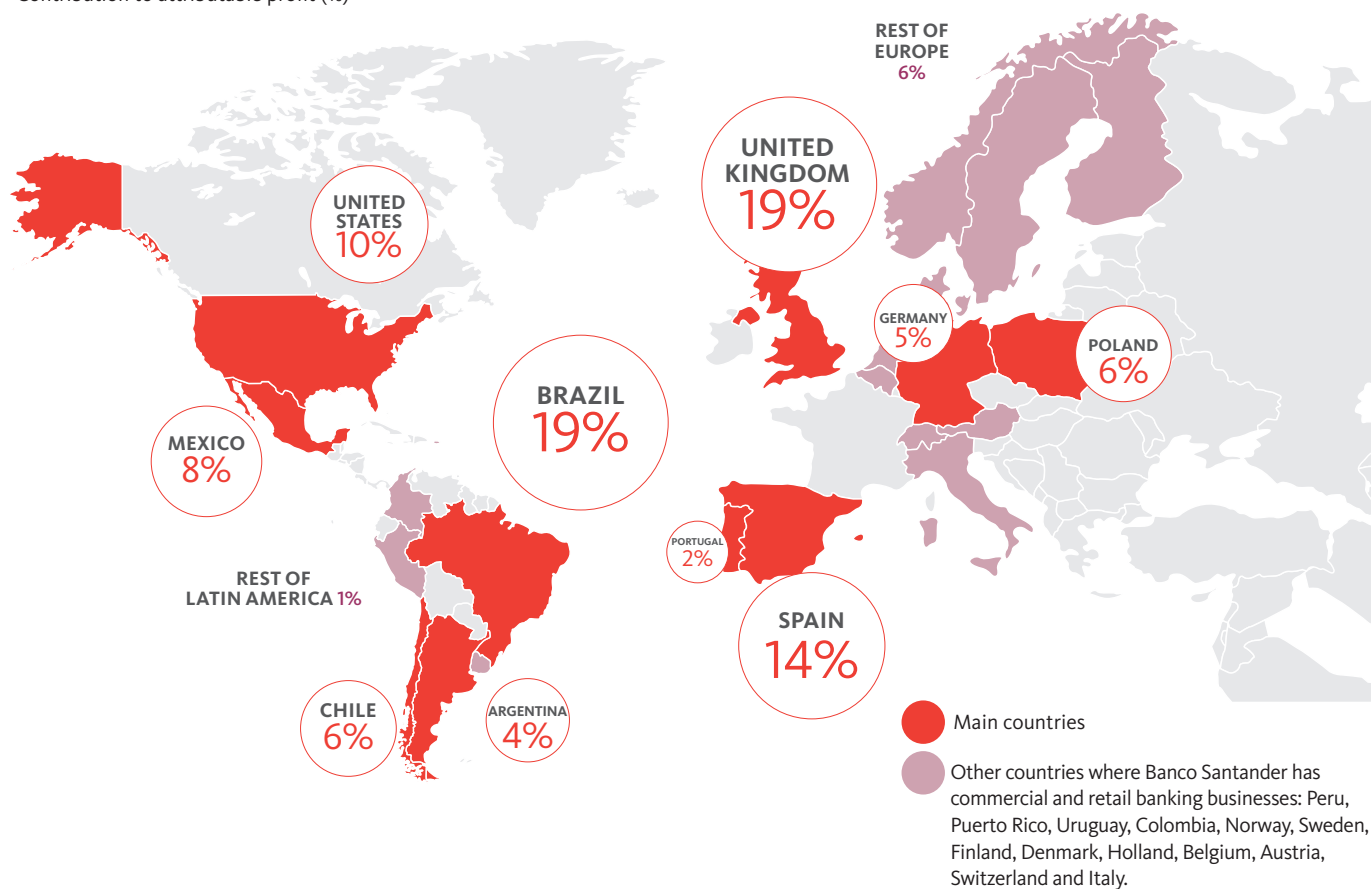
  
**146**  
million euros for universities

## Recognitions



## Geographic diversification

Contribution to attributable profit (%)



## Financial indicators

Total on-balance sheet assets

**1,266,296**

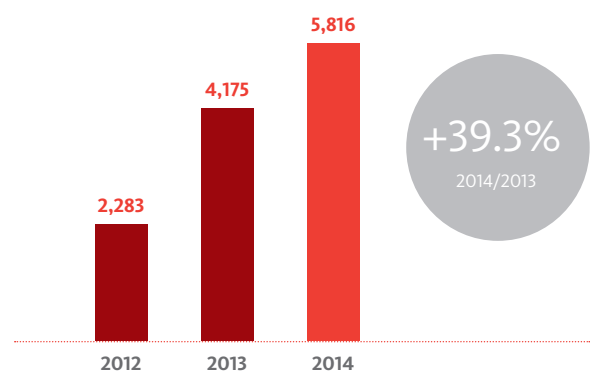
Million euros

CET1 fully loaded

**9.7%**

### Group attributable profit

Million euros



### Balance sheet and results (Million euros)

	2014	2013
Customer loans (net)	734,711	684,690
Customer deposits	647,628	607,836
Shareholders' funds	80,806	70,326
Gross income	42,612	41,920
Pre-provision profit (net operating income)	22,574	21,762
Attributable profit to the Group	5,816	4,175

### Ratios (%)

	2014	2013
Earnings per share (euros)	0.479	0.385
RoE*	7.0	5.8
RoTE*	11.0	9.6
Efficiency (with amortisation)	47.0	48.1
Non-performing loan (NPL) ratio	5.2	5.6
Loan-to-deposit ratio	113	112

\* Proforma figure in 2014 that includes the January 2015 capital increase of €7,500 million.