

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

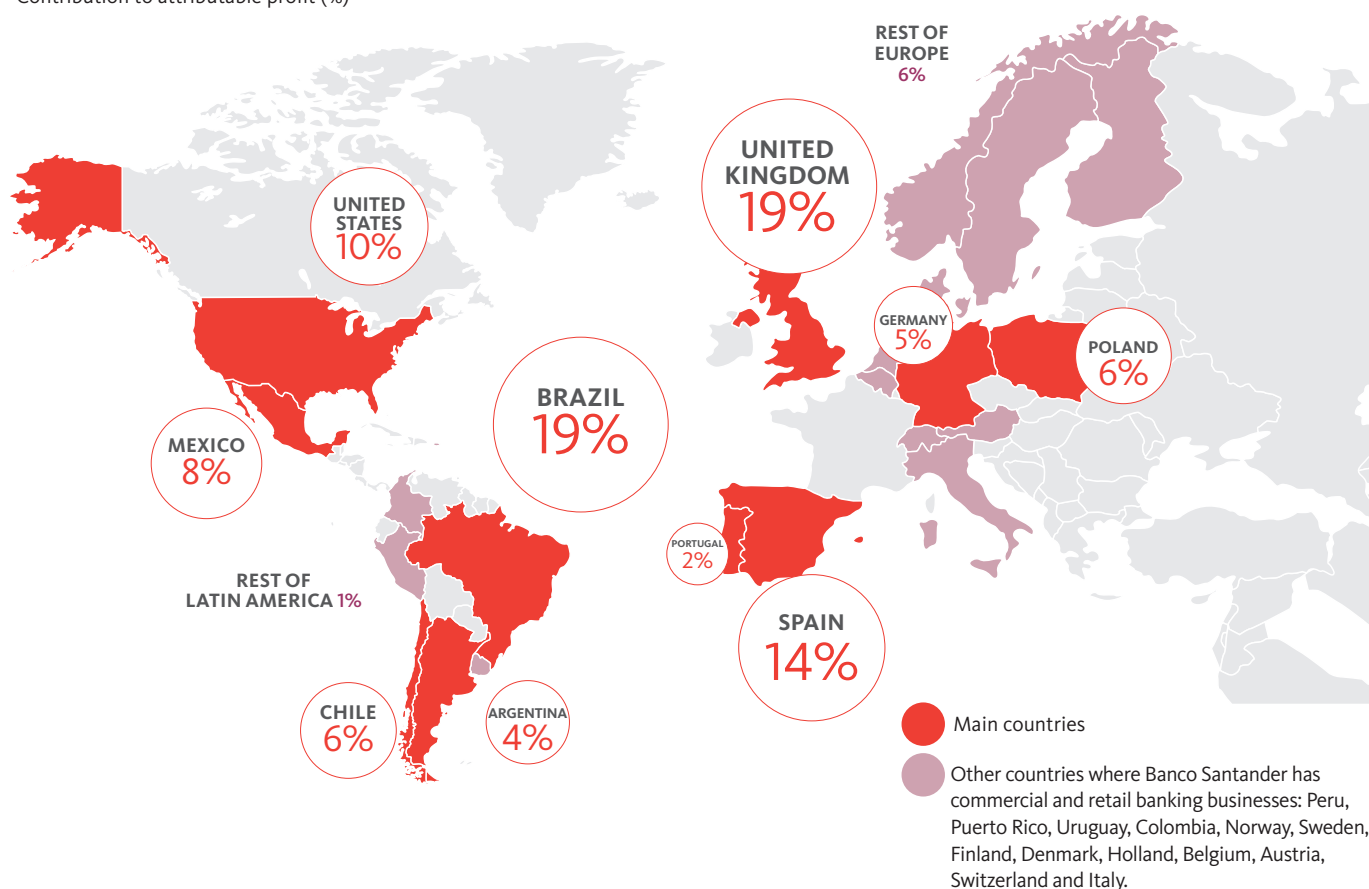

146
million euros for universities

Recognitions



Geographic diversification

Contribution to attributable profit (%)



Financial indicators

Total on-balance sheet assets

1,266,296

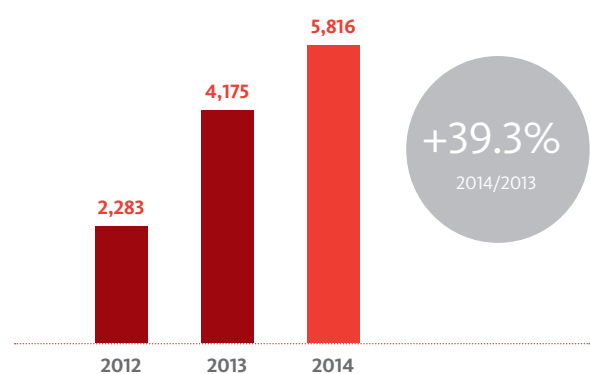
Million euros

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.