

2019 INDICATORS

ECONOMIC INDICATORS

	2017	2018	2019	YoY
Net Interest Income (R\$ MM)	37,327	43,904	47,933	9.2%
Fees (R\$ MM)	15,611	17,285	18,684	8.1%
Allowance for Loan Losses (R\$ MM) ¹	-9,708	-10,860	-12,099	11.4%
General Expenses (R\$MM)	-19,167	-20,232	-21,238	5.0%
Net Profit (R\$ MM)	9,953	12,398	14,550	17.4%
Total Assets (R\$ MM)	683,732	805,819	857,543	6.4%
Loan Portfolio (R\$ MM)	272,562	305,260	352,028	15.3%
Funding from Customers (R\$ MM)	307,619	332,254	353,654	6.4%
Efficiency Ratio (%)	44.1	40.6	38.9	-1.7p.p.
Over-90-Days Delinquency Ratio (%)	3.2	3.1	2.9	-0.1p.p.
ROAE (%)	16.9	19.9	21.3	1.5p.p.
Total Social and Environmental Businesses Enabled (R\$ MM)	-	3,921	13,654	248.2%
<i>Prospera Santander Microfinance - Origination (R\$ MM)</i>	790	1,183	2,151	81.8%
Disbursement in Sustainable Agribusiness (R\$ MM)	291	396	475	19.8%
Disbursement in Renewable Energy (R\$ MM)	-	1,478	4,319	192.2%
Participation in Green/Transition Bond Issuances (R\$ MM)	-	621	6,634	968.4%
Other Social and Environmental Businesses (R\$ MM)	-	243	75	-69.0%

¹ As of 2019, Discounts Granted have been reclassified from Net Interest Income to Allowance for Loan Losses in the managerial statement.

CORPORATE GOVERNANCE INDICATORS

	2017	2018	2019	YoY
% Board of Directors	-	50	56	6.0p.p.
% Nomination and Governance Committee	-	100	100	0.0p.p.
% of Independent Members in Governance Bodies				
% Compensation Committee	-	100	100	0.0p.p.
% Sustainability Committee	-	50	40	-10.0p.p.
% Audit Committee	-	100	100	0.0p.p.
% Risk and Compliance Committee	-	60	75	15.0p.p.
% Fiscal Board ²	-	-	100	-
% of Women in Leadership Bodies (Board of Directors and Advisory Committees)	-	21.1	26.3	5.3p.p.

² The Fiscal Board was established in 2019.

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SOCIAL INDICATORS

		2017	2018	2019	YoY
Customers	Net Promoter Score (NPS)	43	57	56	-1.8%
	Volume of Complaints through Customer Service Channels (in thousands)	1,056	779	898	15.3%
	Prospera Santander Microfinance - Municipalities Served	-	584	1,600	174.0%
	Prospera Santander Microfinance - Active Customers	200,210	250,332	514,970	105.7%
Employees	% of Women in Leadership Positions	19.5	25.0	26.4	1.4p.p.
	% of Black Employees	21	23	24	1.0p.p.
	Turnover Rate (%)	11.4	13.9	17.4	3.5p.p.
	New Hires Rate (%)	11.5	12.6	13.8	1.2p.p.
	Average Number of Training Hours per Employee	20.3	24.2	27.8	14.9%
	% of Employees who Completed the Online Course on Preventing and Combating Corruption	-	99	99	0.0p.p.
Society	Number of Participations in Financial Education Actions	-	-	28,414	-
	Number of Scholarships Awarded by Santander Universities	3,400	4,605	6,621	43.8%
	Amigo de Valor Program - Amount Raised (R\$ MM)	12	13	19	39.2%
	Social and Cultural Investment (R\$ MM) - Total	143	118	135	14.7%

ENVIRONMENTAL INDICATORS

		2017	2018	2019	YoY
Environmental Management	Total Energy Consumption (Gj)	1,006,731	1,024,173	1,054,950	3.0%
	% of Internal Consumption from Renewable Energy Sources	-	20	24	4.0p.p.
	Total Water Consumption (m ³)	627,678	587,967	616,126	4.8%
	Total Waste Weight (tons)	1,074	889	883	-0.7%
	Total GHG Emissions - Scopes 1 and 2 (tCO ₂ eq)	39,876.26	38,834.84	37,621.79	-3.1%
	% of Scope 1 and 2 Emissions Offsetting	100	100	100	0.0p.p.
Number of Social and Environmental Risk Assessments		1,599	2,951	3,061	3.7%