



RESULTS
(BR GAAP)

1st QUARTER 2021

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AGENDA

1



**STRATEGIC
UPDATE**

3



**FINAL
REMARKS**

2



**1Q21 RESULTS
HIGHLIGHTS**

A TRACK RECORD OF CONSISTENT GROWTH ACCOMPANIED BY HIGH PROFITABILITY LEVEL

SOLID RESULTS

• **REVENUE**
+7% YoY

• **EFFICIENCY**

35.2% > **-191bps** YoY

**BEST LEVEL
IN OUR
HISTORY**

PROFITABLE MARKET SHARE¹ GAINS | YoY

PAYROLL LOANS

19.4% +237bps
ORIGINATION

MORTGAGE LOANS

11.9% +353bps
ORIGINATION

AGRIBUSINESS LOANS

10.7% +83bps
CORPORATE & SME
LOAN

AUTO LOANS

24.9% **MARKET
LEADER**
INDIVIDUALS
LOAN

ROE (%)



NET PROFIT (R\$ Bi)



20.9

4.0

**RECORD-HIGH
NET PROFIT**

**1Q
21**

ACCOLADES | 2021



BEST BANK:

- HIGH NET WORTH CLIENTS
- ESG IMPACT IN LATIN AMERICA

INTERNATIONAL BANKER 2021 BANKING AWARDS

- BEST COMMERCIAL BANK IN BRAZIL
- BEST CUSTOMER SERVICE PROVIDER IN SOUTH AMERICA

LATIN FINANCE

DEALS OF THE YEAR AWARDS

- DOMESTIC M&A DEAL
- EQUITY FOLLOW-ON

SUPPORTED BY AN UNWAVERING QUEST FOR EFFICIENCY

WHICH ALLOWS US TO MOVE WITH GREATER SPEED IN EXECUTION

BEST RATIO IN THE INDUSTRY (%)

OPTIMIZATION
THROUGHOUT THE CHAIN

UNIT COST
PER PRODUCT



- SELF-SERVICE
- PROCESS EFFICIENCY
- TECHNOLOGY

PROCESS SIMPLIFICATION

MORTGAGES

34%

OF THE CUSTOMER
BASE USES THE
MORTGAGE PORTAL

CARDS

57%

OF DISPUTES¹ ARE FILED
ON THE APP FOR
INDIVIDUAL CUSTOMERS

MIGRATION
TO **DIGITAL**
CHANNELS

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

PAPERLESS



757

TONS SAVED
OVER 12 MONTHS

AND A CULTURE THAT SETS US APART FROM THE COMPETITION



FAST AND TRANSPARENT COMMUNICATION

- ▶ CLOSE LEADERSHIP
- ▶ "CAFÉ COM RIAL"

42k
EMPLOYEES

▼
93%
OF TOTAL
EMPLOYEES

QUICK ADJUSTMENT AND SUPPORT TO OUR PEOPLE



13th SALARY
FULLY PAID
IN ADVANCE



TELEMEDICINE
FOR EMPLOYEES

FOSTERING DIVERSITY

29.6%

OF LEADERSHIP
POSITIONS ARE
HELD BY
WOMEN

25.8%

OF EMPLOYEES
ARE BLACK
AND BROWN

PLAYING A LEADING ROLE IN KNOWLEDGE

SANTANDER ACADEMY

2.6k

COURSES
HELD IN 1Q21

>50%

ARE INTERNAL
MULTIPLIERS

ALWAYS LOOKING TOWARD THE DEVELOPMENT OF OUR COUNTRY

SUSTAINABLE BUSINESSES

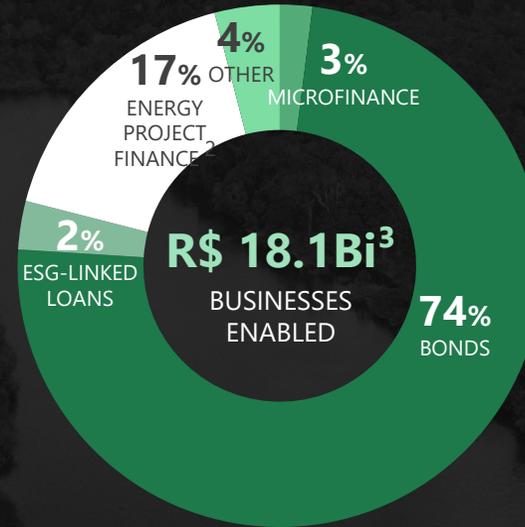
SANTANDER NET ZERO AMBITION

ACHIEVE NET ZERO CARBON EMISSIONS THROUGHOUT THE GROUP BY 2050¹

- › START OF SANTANDER CARDS TRANSITION TO RECYCLED PVC IN BRAZIL

AMAZÔNIA

CREDIT LINE OF **R\$ 50MM** FOR COOPERATIVES AND AGRIBUSINESS ENTERPRISES IN THE AMAZÔNIA



SOCIAL INITIATIVES

“BRASIL SEM FOME” CAMPAIGN

DRIVE WITH ITAÚ AND BRADESCO TO RAISE

500k FOOD BASKETS

+100k FOOD BASKETS DONATED BY SANTANDER BRASIL

ENVIRONMENTAL MANAGEMENT

GOAL OF USING **100% RENEWABLE ENERGY** AT OUR STORES IN 2021

CONSUMER FINANCE

DIGITAL BILLING
TARGET OF **-51** TONS OF PAPER IN 2021

AMIGO DE VALOR PROGRAM

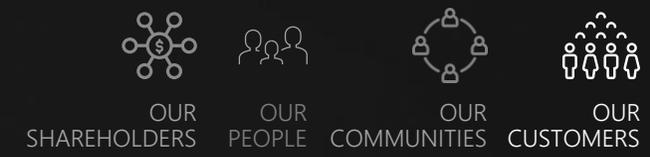
“PARCEIRO DO IDOSO”

PUBLIC NOTICES: +1,900 MUNICIPALITIES INVITED⁴

GOAL: SUPPORTING UP TO **100** “AMIGO DE VALOR” **PROJECTS⁵** ACROSS THE COUNTRY AND GROW ITS PRESENCE IN THE NORTHERN REGION

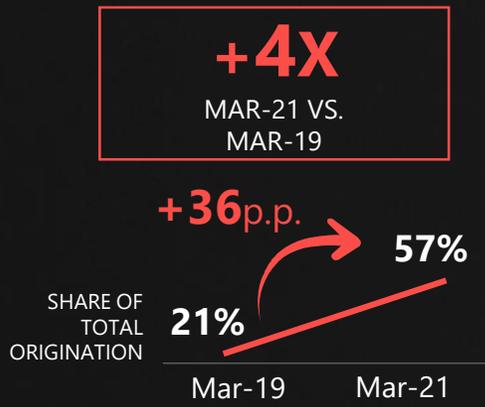
DIGITAL CUSTOMERS

STRONG DISTRIBUTION CAPACITY IN OUR CHANNELS

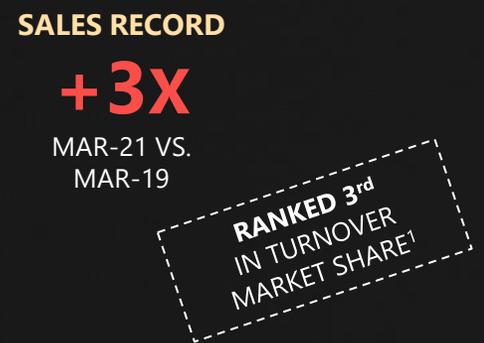


CAPTURING CUSTOMERS

ACCOUNT ACQUISITION



CARD ACQUISITION



MAKING IT PROFITABLE

+8MM IN FINANCIAL PRODUCTS AND SERVICES PURCHASED THROUGH DIGITAL CHANNELS IN 1Q21

	MAR-19		MAR-21
	SHARE OF TOTAL ORIGINATION		
	PURE LOANS	43%	+ 2.3X 75%
	REORGANIZATION	45%	+ 2.5X 70%
	AGREEMENTS	25%	+ 8X 68%
	PREMIUM BONDS ("CAPITALIZAÇÃO")	4%	+ 15X 30%

"GENTE"²

+1.2MM
CUSTOMERS SERVED/MONTH

-46%
CALL CENTER CONTACTS (FEB-21 VS MAY-20)

+8.2MM
INTERACTIONS/MONTH

19K
QUESTIONS READY TO BE ANSWERED

SINCE MAY-20

CHANNELS: WHATSAPP | APPS | PORTAL

DIGITAL VISITS

(SANTANDER INTERNET BANKING AND APP, WAY AND PORTAL)



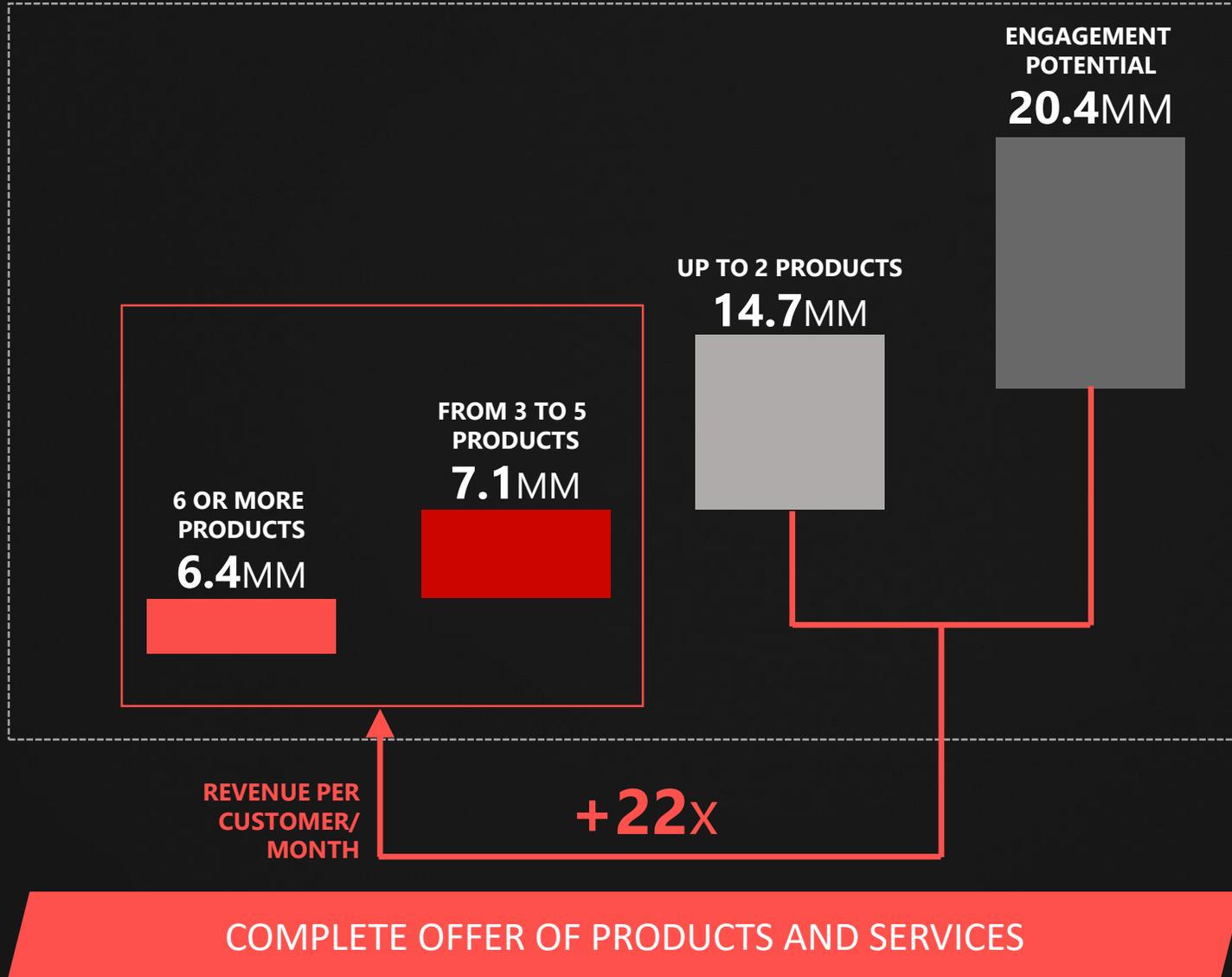
APP STORE RATING



¹ In 4Q20. ² Artificial intelligence channel, currently receiving 97k daily customer queries

ABILITY TO DELIVER PROFITABLE GROWTH REDESIGNED WITH SCALABILITY AND STRONGER LOYALTY

MARCH-2021
RETAIL



+48MM
CUSTOMERS



**PREPARED
FOR
DIFFERENT
CYCLES**

WHILE MAINTAINING OUR
**GROWTH
CHARACTERISTICS**

INITIATIVES THAT BOOST OUR GROWTH

DISRUPTIVE IN SOLUTION OFFERING

1Q21



LOANS IN THE OPEN MARKET

+3MM CUSTOMERS

R\$ 1 Bi PORTFOLIO

0.6% MARKET SHARE



FULLY-DIGITAL INSURANCE

PENETRATION

15%

IN SANTANDER CONSUMER FINANCE

+R\$ 42MM

IN PREMIUMS



BUSINESS COMBINATION¹

TORO'S EXTENSIVE KNOWLEDGE OF EQUITIES + PI'S PROFOUND EXPERTISE IN FIXED INCOME



DEBT RENEGOTIATION PLATFORM

4.4MM CUSTOMERS

243k PROPOSALS IN THE QUARTER



CORPORATE BENEFITS PLATFORM

MERCHANTS (PARTNERS) CARDS HR

357k **293k** **1.7k**

¹ Signing expected to occur by May-21

GETNET

STRATEGY OF CONSOLIDATING A GLOBAL PAYMENTS PLATFORM



	1Q20	1Q21	YoY
ACTIVE BASE	769K	875K	14%
TPV	R\$ 59Bi	R\$ 87Bi	47%
RECEIVABLES PREPAYMENT	R\$ 15Bi	R\$ 25Bi	64%
COST PER TRANSACTION	R\$ 0.31	R\$ 0.26	-16%

+4X HIGHER THAN THE MARKET¹

TOTAL MARKET SHARE



E-COMMERCE TPV/TOTAL



E-COMMERCE

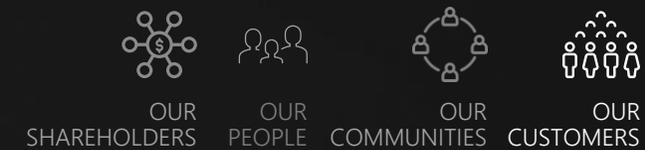
TPV	DIGITAL STORES	CURRENT CUSTOMERS	E-COMMERCE MARKET SHARE
+161% YoY	+30k	18k	>25% 1Q21 ²

RESULTS

(R\$ MM)

	2020	1Q21
REVENUE	2,172	604
COSTS AND EXPENSES	-1,675	-442
NET PROFIT	359	110

LEADERSHIP IN WHOLESALE CONSOLIDATES OUR POSITION AS ONE OF THE BEST BANKS FOR CORPORATE CUSTOMERS, WITH STRONG EBT GROWTH OF 60% IN THE YEAR



UNIQUENESS OF A GLOBAL BANK

TRADE, EXCHANGE AND MULTINATIONAL

THE ONLY INTERNATIONAL BANK WITH FULL OPERATIONS IN BRAZIL, INCLUDING **+315 STORES** DEDICATED TO CORPORATE CUSTOMERS



PRESENCE IN 16 COUNTRIES LARGEST BANK IN LATIN AMERICA AND EURO ZONE, WITH A SIGNIFICANT FOOTPRINT IN THE U.S. AND U.K

ONE TRADE

2nd LARGEST FOREIGN TRADE PORTFOLIO AMONG BANKS WITH US\$ 20 Bi

LARGEST FX BANK FOR THE LAST 8 YEARS

GO-TO BANK FOR INFRASTRUCTURE

LEADERSHIP IN PROJECT FINANCING AND ADVISORY

OVER THE LAST 7 YEARS

OVER 14 GW OF WIND AND SOLAR ENERGY INSTALLED CAPACITY ADVISED SINCE 2005

R\$ 5Bi

BEING DIRECTED TO FINANCING **THE SANITATION SECTOR**

ENERGY TRADING

TOP 5 IN BRAZIL IN JUST ONE YEAR



400 AVERAGE MW
+30% TURNOVER YoY

GO-TO BANK FOR AGRIBUSINESS

COMMODITIES

- **LARGEST AGRICULTURAL COMMODITIES DESK** IN BRAZIL
- **RENOVABIO: 78%** OF CBIOS TRADED
- **ACQUISITION OF GIRA:** SANTANDER ENTERING AGROTECH
- **GREEN FINANCING: R\$ 5Bi** PORTFOLIO BY DEC-21
- **AGRO ENERGY PROGRAM:** PHOTOVOLTAIC POWER IN THE FIELD

GO-TO BANK FOR EQUITIES

LARGEST INTERNATIONAL BANK IN STOCK OFFERINGS IN BRAZIL



11 OFFERINGS +R\$ 19Bi IN VOLUME IN 1Q21

M&A ADVISORY FRANCHISE



TOP 3 IN NUMBER OF DEALS IN 2020
M&A OF THE YEAR GLOBAL FINANCIAL ADVISOR AWARD

LEADER IN MONEY TRANSFERS

SX

PIX

WITH COMPANIES

AGENDA

1



STRATEGIC
UPDATE

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FINAL
REMARKS

2



1Q21 RESULTS
HIGHLIGHTS

RESULTS



(R\$ million)	1Q21	1Q20	1Q21 x 1Q20	4Q20	1Q21 x 4Q20
Net Interest Income	13,422	12,655	6.1%	12,396	8.3%
Fees	4,852	4,482	8.2%	5,133	-5.5%
Total Revenues	18,274	17,138	6.6%	17,529	4.3%
Allowance for Loan Losses	-3,161	-3,424	-7.7%	-2,883	9.7%
General Expenses	-5,266	-5,293	-0.5%	-5,552	-5.2%
Others	-3,304	-2,856	15.7%	-3,239	2.0%
Profit Before Taxes	6,543	5,566	17.6%	5,856	11.7%
Taxes and Minority Interest	-2,531	-1,713	47.8%	-1,898	33.4%
Net Profit	4,012	3,853	4.1%	3,958	1.4%

EFFICIENCY RATIO

35.2%

-357 BPS QoQ

RECURRENCE RATIO

92.1%

-32 BPS QoQ

BIS RATIO

15.2%

CET1

12.6%

ROA

1.6%

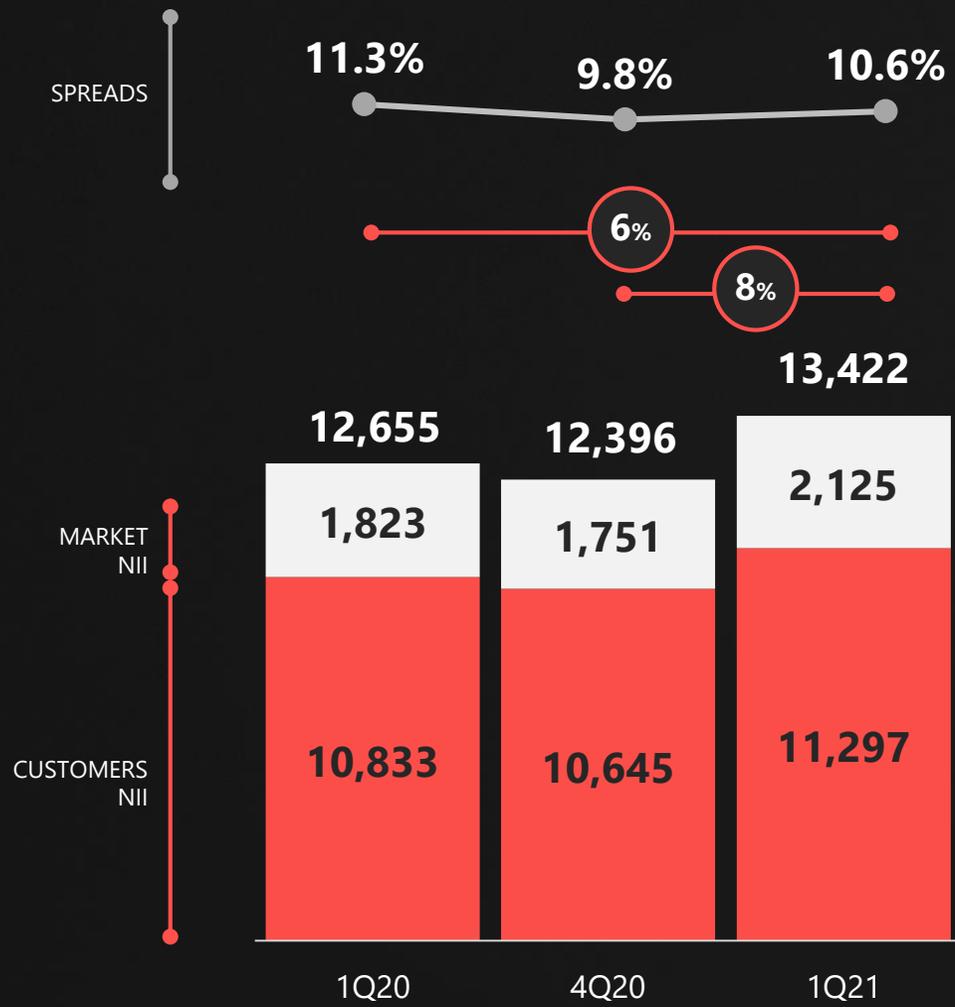
ROE

20.9%

CUSTOMER AND MARKET MARGINS GROW BOTH QUARTERLY AND ANNUALLY



NET INTEREST INCOME (R\$ million)

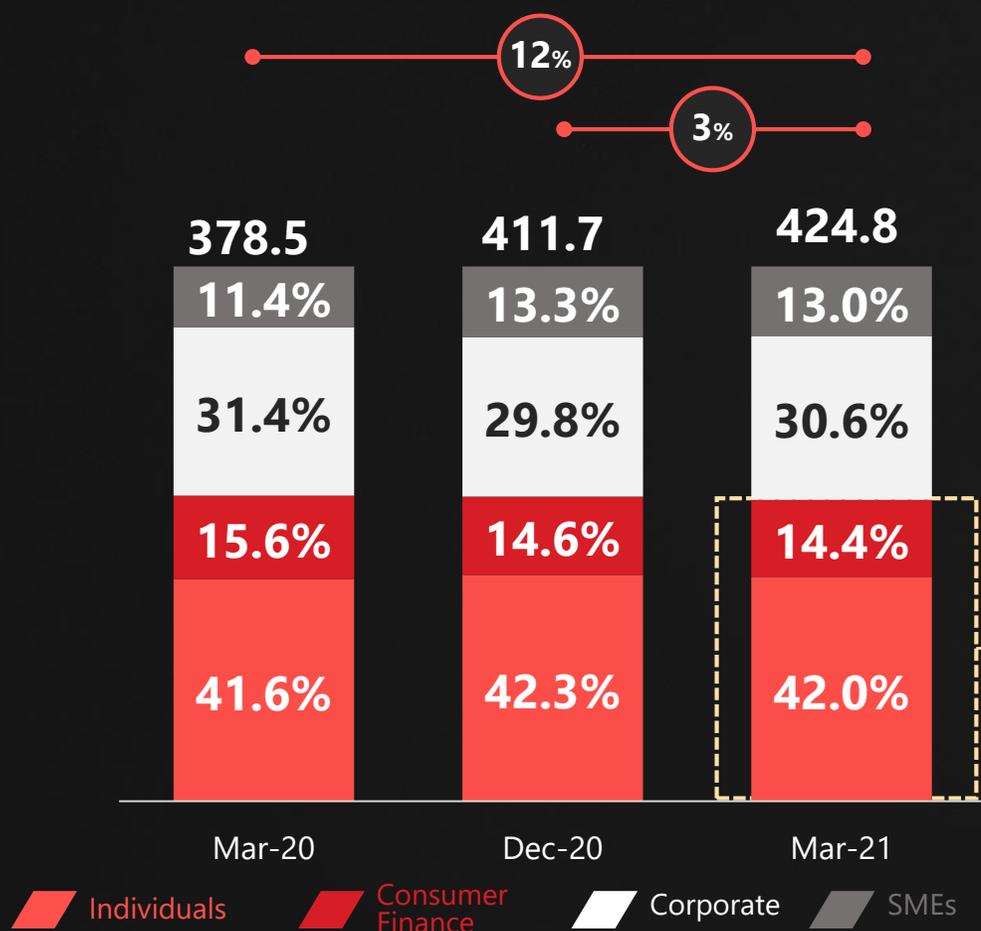


(R\$ million)	1Q21	1Q21 x 1Q20	1Q21 x 4Q20
Customers	11,297	4.3%	6.1%
Product NII	11,154	9.0%	8.5%
Volume	426,174	17.2%	2.4%
Spread	10.6%	-0.7 p.p	0.8 p.p
Market activities	2,125	16.6%	21.4%
Net Interest Income	13,422	6.1%	8.3%

PORTFOLIO

POSITIVE PERFORMANCE ACROSS ALL SEGMENTS

CREDIT PORTFOLIO (R\$ billion)



(R\$ million)	Mar/21	Mar/21 x Mar/20	Mar/21 x Dec/20
Individuals	178,391	13.4%	2.3%
Consumer finance	61,137	3.4%	1.5%
SMEs ¹	55,323	28.4%	1.3%
Corporate ¹	129,932	9.2%	6.1%
Total	424,784	12.2%	3.2%
Other transactions ²	72,783	-14.3%	-27.8%
Expanded portfolio	497,566	7.4%	-2.9%

DEFERRED LOAN PORTFOLIO **R\$ 36.4Bi** PORTFOLIO MAR-21 **R\$ 13.4Bi** AMORTIZED **5.8%** NPL FROM 15 TO 90 DAYS

INDIVIDUALS COLLATERALIZED LOAN PORTFOLIO + PAYROLL LOANS / INDIVIDUALS LOAN PORTFOLIO **76%**

¹ Customers in the SME and Corporate loan books have shifted segments, causing loan balances in these portfolios to change. As a result, we have reclassified the 2020 information for comparability purposes. ² (i) Including debentures, FIDC, CRI, promissory notes, international distribution promissory notes and guarantees. (ii) The partial spin-off of Santander Brasil was approved at the EGM held on March 31st, 2021, resulting in the segregation of the shares of its ownership issued by Getnet. Consequently, the balance of Getnet's portfolio was not taken into account at closing of March 31st, 2021

LIQUIDITY/ FUNDING

STEADY IMPROVEMENT

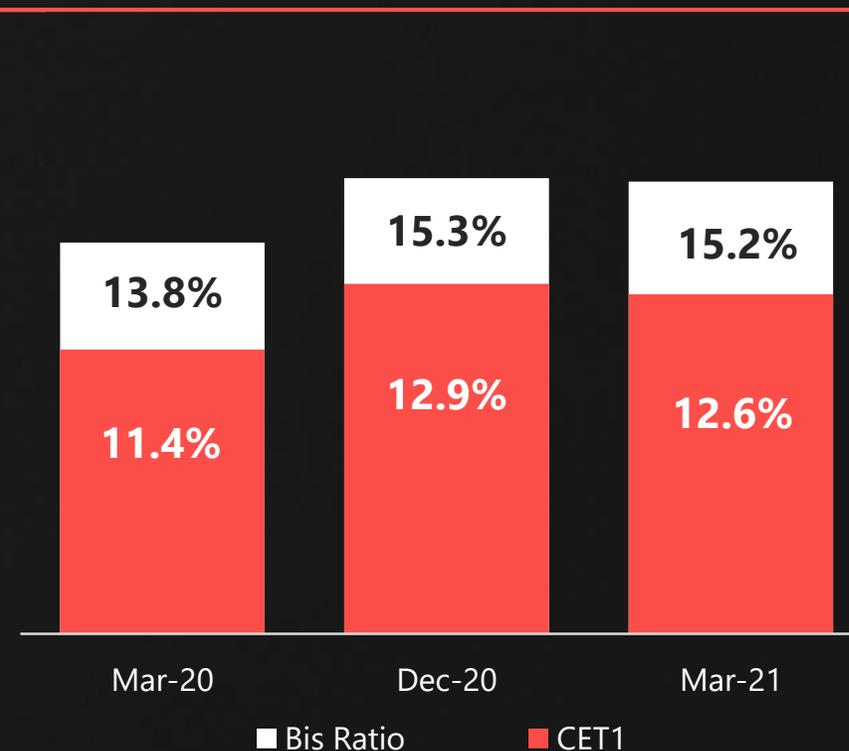
FUNDING

(R\$ million)	Mar/21	Mar/ 21 x Mar/20	Mar/ 21 x Dec/20
Demand deposits	39,777	16.9%	-4.9%
Savings deposits	63,674	26.9%	0.6%
Time deposits	273,990	27.6%	-2.1%
Financial Bills	14,112	-50.1%	-12.2%
Others ¹	55,154	-5.1%	0.7%
Funding from customers	446,707	15.9%	-2.0%
- Reserve requirement	-58,742	21.9%	0.6%
Others	111,001	21.2%	23.0%
Total Funding - balance	498,966	16.4%	2.3%
Assets under management (AuM)	379,776	9.3%	-1.3%
Total Funding + AuM	878,742	13.2%	0.7%

CAPITAL



BIS RATIO



LOAN TO DEPOSIT

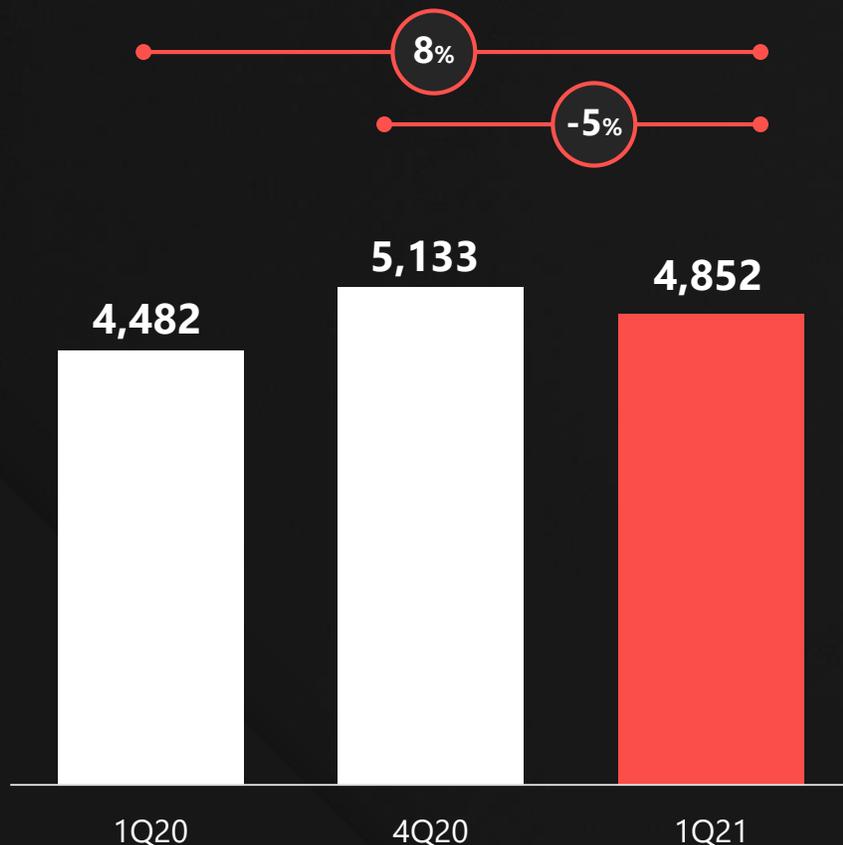
95.1% -312 BPS YoY

FEES

FOCUS ON LOYALTY AND TRANSACTIONALITY, WITH SEASONALITY IN THE QUARTER



FEES (R\$ million)

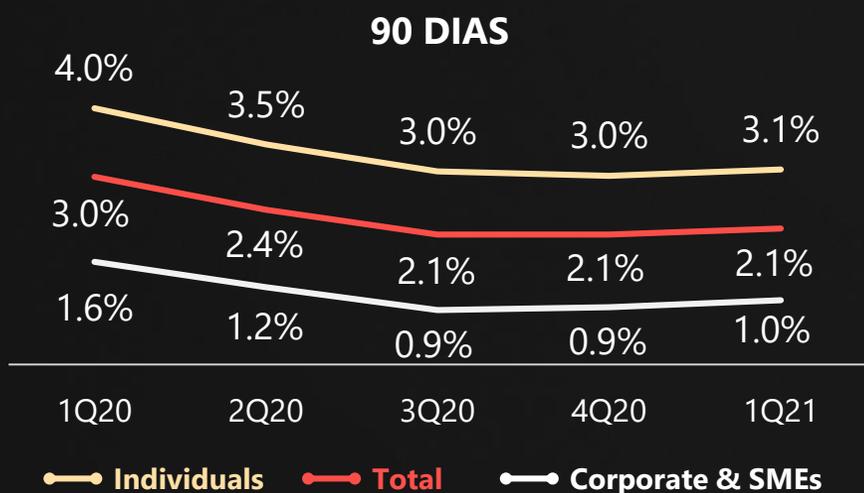
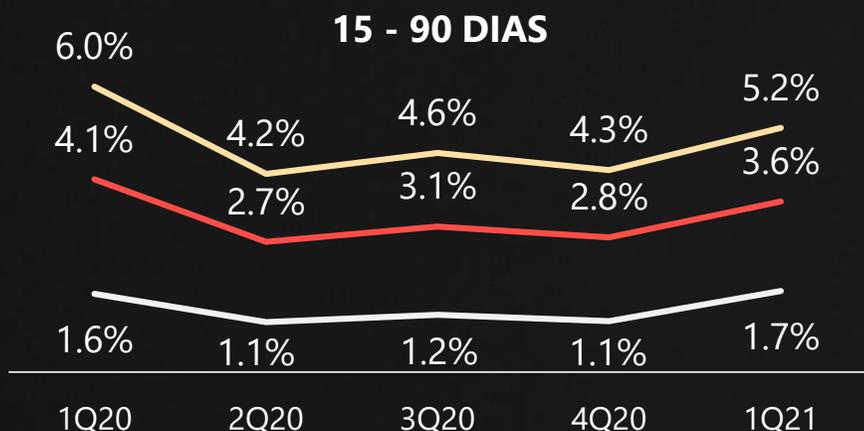


(R\$ million)	1Q21	1Q21 x 1Q20	1Q21 x 4Q20
Cards	1,528	9.1%	-7.4%
Current account	960	1.7%	-9.2%
Insurance	743	-0.8%	-18.1%
Asset management	332	31.7%	19.9%
Lending operations	378	4.2%	-2.7%
Collection services	372	-0.7%	-3.3%
Securities brokerage and placement	369	42.2%	64.9%
Others	170	22.5%	-30.1%
Total	4,852	8.2%	-5.5%

PORTFOLIO QUALITY

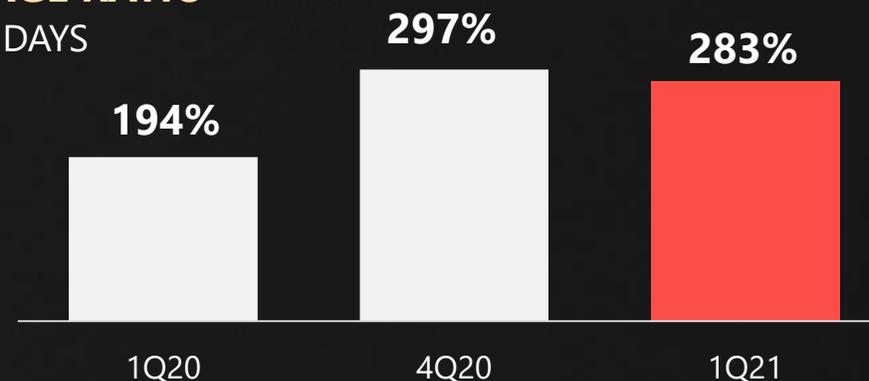
KEEPING INDICATORS AT COMFORTABLE LEVELS

NPL INDICATORS



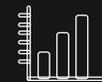
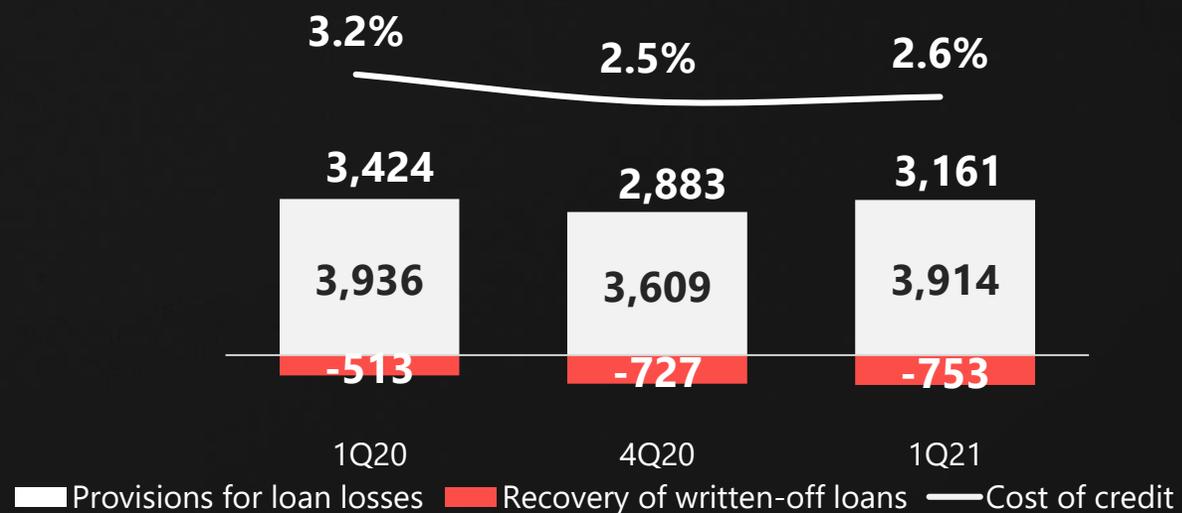
COVERAGE RATIO

OVER 90 DAYS



ALLOWANCE FOR LOAN LOSSES (R\$ million)

COST OF CREDIT

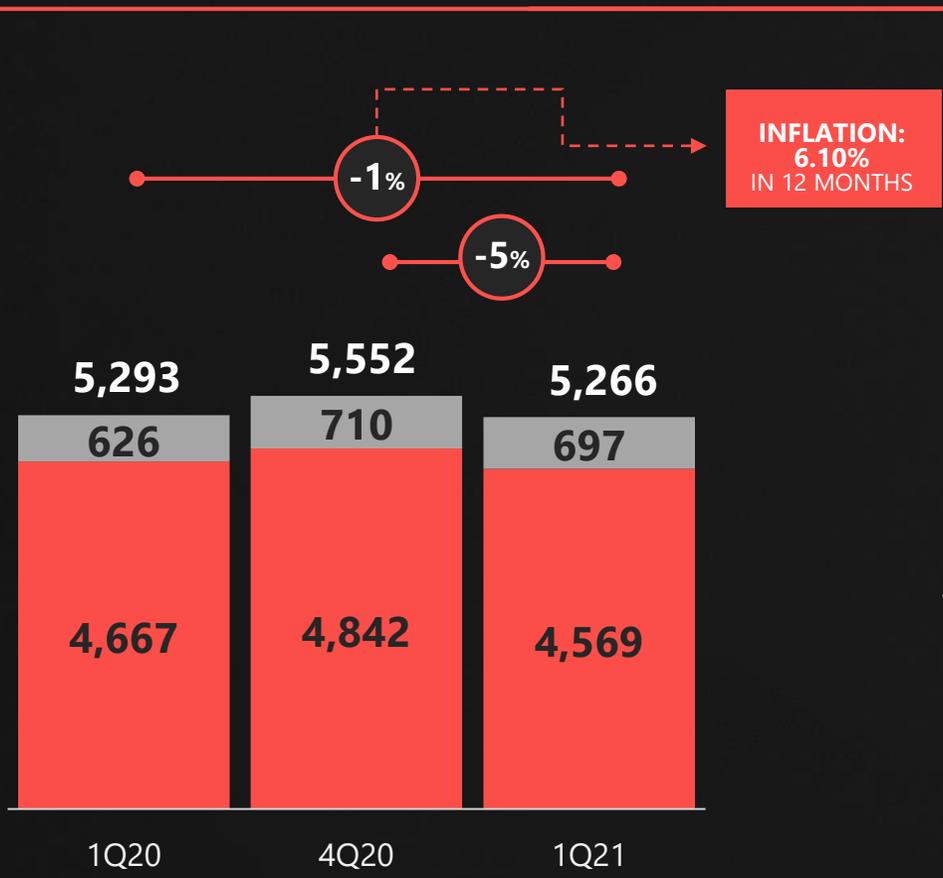


DILIGENT COST MANAGEMENT AND GREATER PRODUCTIVITY

LEAD TO THE HIGHEST EFFICIENCY RATIO IN OUR HISTORY

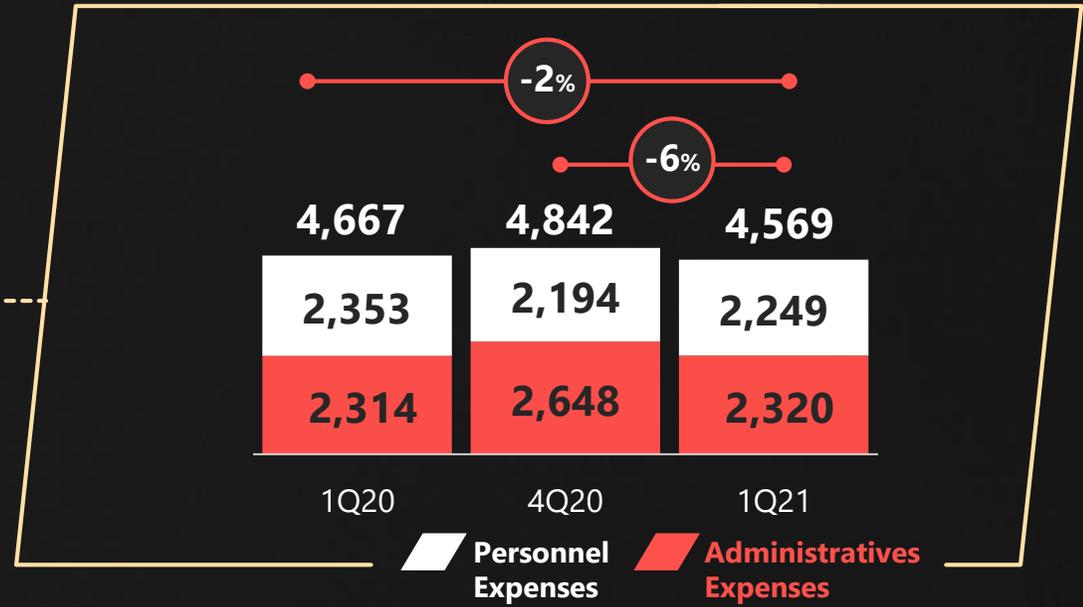


GENERAL EXPENSES (R\$ million)

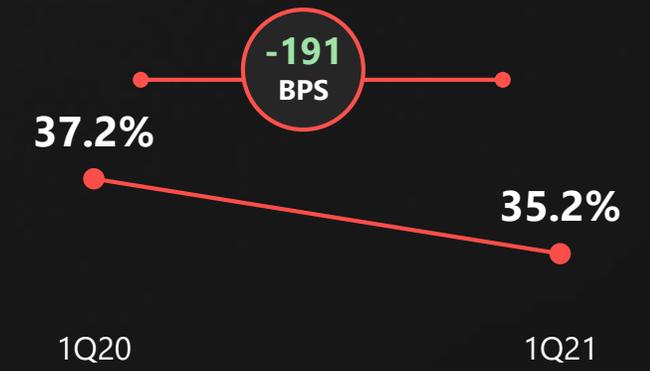


■ Administratives and Personnel Expenses
■ Depreciation and amortization

COMPOSITION OF ADMINISTRATIVE AND PERSONNEL EXPENSES (R\$ million)



EFFICIENCY RATIO EVOLUTION



AGENDA

1



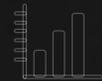
STRATEGIC
UPDATE

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FINAL
REMARKS

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1Q21 RESULTS
HIGHLIGHTS



TAKEAWAYS

1. **NOTHING LIKE CONSISTENCY: AFTER SIX YEARS OF PROFITABLE GROWTH,** NARRATIVE ALIGNED WITH QUALITY RESULTS
2. **GREAT BUSINESS DYNAMICS BASED ON THREE SOLID PILLARS:** RISING NET INTEREST INCOME, EXPENSES WELL BELOW INFLATION AND COST OF CREDIT LOWER THAN 2020
3. **BEST EFFICIENCY RATIO** IN SANTANDER BRASIL'S HISTORY: **35%**
4. **ROE OF 21%,** DESPITE MACRO CONDITIONS
5. **UNIQUE CORPORATE CULTURE,** DEEPLY COMMITTED TO ACHIEVING RESULTS THE RIGHT WAY AND TO SOCIETY



SANTANDER ECOSYSTEM



¹ The conclusion of the deal is subject to applicable regulatory approvals



APPENDIX

APPENDIX

P&L (R\$ million)	1Q21	1Q20	Abs.	12M
Net interest income	13,422	12,655	767	6.1%
Allowance for loan losses	(3,161)	(3,424)	262	-7.7%
Net interest income after loan losses	10,261	9,231	1,029	11.1%
Fees	4,852	4,482	370	8.2%
General expenses	(5,266)	(5,293)	27	-0.5%
Personnel expenses + profit sharing	(2,249)	(2,353)	103	-4.4%
Administrative expenses	(3,017)	(2,940)	(77)	2.6%
Tax expenses	(1,094)	(1,053)	(41)	3.9%
Other Income (Expenses)	(2,246)	(1,846)	(400)	21.7%
Investments in Affiliates and Subsidiaries	8	7	0	5.2%
Non-Operating Income	29	36	(7)	-19.4%
Profit before taxes	6,543	5,566	977	17.6%
Income tax and social contribution tax	(2,506)	(1,670)	(836)	50.1%
Minority interest	(25)	(43)	18	-41.2%
Net profit	4,012	3,853	159	4.1%

APPENDIX

P&I (R\$ million)	1Q20	2Q20	3Q20	4Q20	1Q21
Net interest income	12,655	13,620	12,432	12,396	13,422
Allowance for loan losses	(3,424)	(3,334)	(2,916)	(2,883)	(3,161)
Net interest income after loan losses	9,231	10,286	9,516	9,513	10,261
Fees	4,482	4,102	4,746	5,133	4,852
General expenses	(5,293)	(5,191)	(5,375)	(5,552)	(5,266)
Personnel expenses + profit sharing	(2,353)	(2,232)	(2,256)	(2,194)	(2,249)
Administrative expenses	(2,940)	(2,958)	(3,119)	(3,358)	(3,017)
Tax expenses	(1,053)	(948)	(1,062)	(1,229)	(1,094)
Other Income (Expenses)	(1,846)	(2,228)	(1,441)	(2,023)	(2,246)
Investments in Affiliates and Subsidiaries	7	2	15	27	8
Non-Operating Income	36	32	16	(13)	29
Profit before taxes	5,566	6,055	6,415	5,856	6,543
Income tax and social contribution tax	(1,670)	(2,129)	(2,484)	(1,866)	(2,506)
Minority interest	(43)	(30)	(28)	(32)	(25)
Net profit	3,853	3,896	3,902	3,958	4,012

APPENDIX

Balance sheet – Assets (R\$ million)

	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
Current asset and long-term assets	986,524	973,953	968,524	988,538	966,346
Cash and cash equivalents	13,963	22,655	15,338	19,512	14,434
Interbank investments	55,568	49,272	59,400	69,698	79,629
Securities and derivative financial instrument	238,831	252,185	249,332	266,088	264,385
Interbank accounts	69,531	80,345	85,145	91,368	80,348
Interbranch accounts	-	64	4	-	-
Lending operations	357,104	357,943	372,688	383,564	399,832
Allowance for loan losses	(21,704)	(25,394)	(25,001)	(25,067)	(25,728)
Other receivables	248,875	208,866	184,248	156,175	125,756
Other assets	2,652	2,624	2,370	2,132	1,962
Permanent assets	13,859	13,726	13,698	13,851	11,804
Investments	350	359	382	333	354
Fixed assets	7,136	7,037	6,987	7,047	6,295
Intangibles	6,373	6,330	6,330	6,472	5,155
Goodwill net of amortization	2,407	1,998	1,927	2,019	1,006
Others	3,966	4,332	4,402	4,453	4,149
Total assets	1,000,383	987,679	982,222	1,002,389	978,150
Total assets (excluding goodwill)	997,976	985,681	980,295	1,000,370	977,144

APPENDIX

Balance Sheet – Liabilities and equity (R\$ million)

	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
Current liabilities and long-term liabilities	926,596	911,647	903,725	921,915	898,805
Deposits	303,885	358,061	384,218	390,052	383,441
Demand deposits	34,024	39,497	43,414	41,821	39,777
Saving deposits	50,185	55,756	59,443	63,307	63,674
Interbank deposits	4,903	5,943	6,111	5,145	6,000
Time deposits	214,774	256,866	275,249	279,779	273,990
Other Deposits	0	0	0	0	0
Money market funding	146,761	124,920	119,163	154,997	165,423
Funds from acceptance and issuance of securities	88,408	81,831	73,549	70,628	70,726
Interbank accounts	1,506	2,040	2,508	435	1,724
Interbranch accounts	4,857	3,996	4,166	4,831	4,748
Borrowings	55,606	53,413	55,853	55,012	71,507
Domestic onlendings - official institutions	11,249	12,067	12,355	12,748	12,326
Derivative financial instruments	33,436	41,639	38,521	36,269	34,077
Other payables	280,888	233,680	213,391	196,943	154,832
Deferred income	278	476	577	356	358
Minority interest	1,111	1,103	1,154	1,151	1,224
Equity	72,398	74,453	76,766	78,968	77,763
Total liabilities and equity	1,000,383	987,679	982,222	1,002,389	978,150
Equity (excluding goodwill)	69,992	72,455	74,839	76,949	76,757

APPENDIX

Balance Sheet - Loan Portfolio (R\$ million)

	Mar-21	Mar-20	12M	Dez/20	3M
Individuals	178,391	157,296	13.4%	174,300	2.3%
Leasing / auto loans (*)	3,990	3,130	27.5%	3,772	5.8%
Credit card	34,030	31,828	6.9%	36,371	-6.4%
Payroll loans	49,352	44,375	11.2%	48,086	2.6%
Mortgage	46,473	37,714	23.2%	43,993	5.6%
Agricultural loans	8,661	7,165	20.9%	8,283	4.6%
Personal loans / others	35,885	33,083	8.5%	33,795	6.2%
Consumer finance	61,137	59,132	3.4%	60,256	1.5%
Corporate	185,256	162,059	14.3%	177,098	4.6%
Leasing / auto loans	4,640	4,074	13.9%	4,409	5.2%
Real estate	1,869	2,454	-23.9%	1,835	1.8%
Trade finance	35,007	44,823	-21.9%	32,340	8.2%
On-lending	11,314	6,926	63.4%	11,314	0.0%
Agricultural loans	5,164	6,164	-16.2%	5,364	-3.7%
Working capital / others	127,262	97,618	30.4%	121,836	4.5%
Total	424,784	378,487	12.2%	411,655	3.2%

(*) Including consumer lending, the consumer auto loan portfolio for individuals totaled R\$ 55,764 million in Mar-21, R\$ 55,385 million in Dec-20 and R\$ 52,861 million in Mar-20

TPV HAS INCREASED BY 47%

1Q21 x 1Q20

ACQUIRING		1Q21	1Q20	1Q21 x 1Q20
CREDIT	TPV (R\$ million) Transactions (millions)	54,798 389.9	36,772 308.0	49% 27%
DEBT	TPV (R\$ million) Transactions (millions)	32,043 483.1	22,506 375.4	42% 29%
TOTAL	TPV (R\$ million) Transactions (millions)	86,841 873.0	59,228 683.4	47% 28%



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Our purpose is to help people and businesses prosper.

Our culture is based on the belief that everything we do should be:

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