

March 2021

International Desk

Helping your Business expand globally

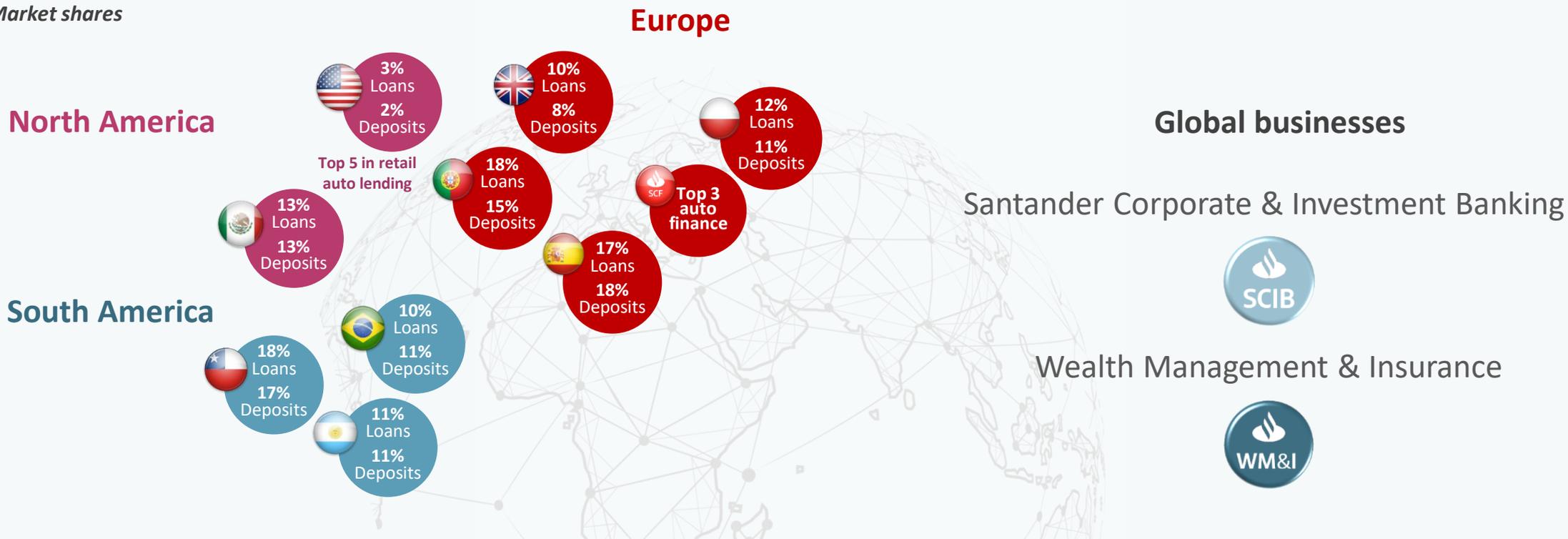
1. Santander business Model
 1. Scale
 2. Customer Focus
 3. Diversification
2. Santander Portugal
3. International Desk Network



1 Santander Business Model - Scale

Local scale based on three geographic regions with **global reach** backed by our global businesses

Market shares



We maintain a leadership position in our 10 core markets

Enabling greater collaboration across the Group to generate higher revenue and efficiencies



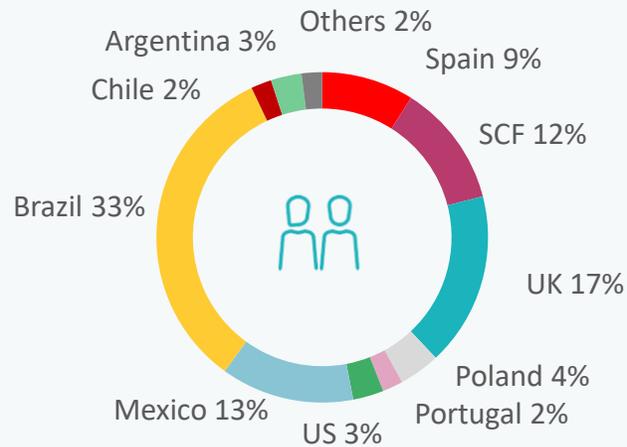
Market share data: as at Sep-20 and Argentina, USA and SCF latest available. Spain includes Santander España (public criteria) + Openbank + Hub Madrid + SCF España, and Other Resident sectors in Deposits. The UK: includes London Branch. Poland: including SCF business in Poland. The US: in all states where Santander Bank operates. Brazil: deposits including debenture, LCA (agribusiness notes), LCI (real estate credit notes), financial bills (*letras financeiras*) and COE (*certificates of structured operations*)

2

Santander Business Model – Customer focus

Customer satisfaction is essential to build loyalty

Customers by market, Dec-20



Top 3

in NPS¹ in
6 countries

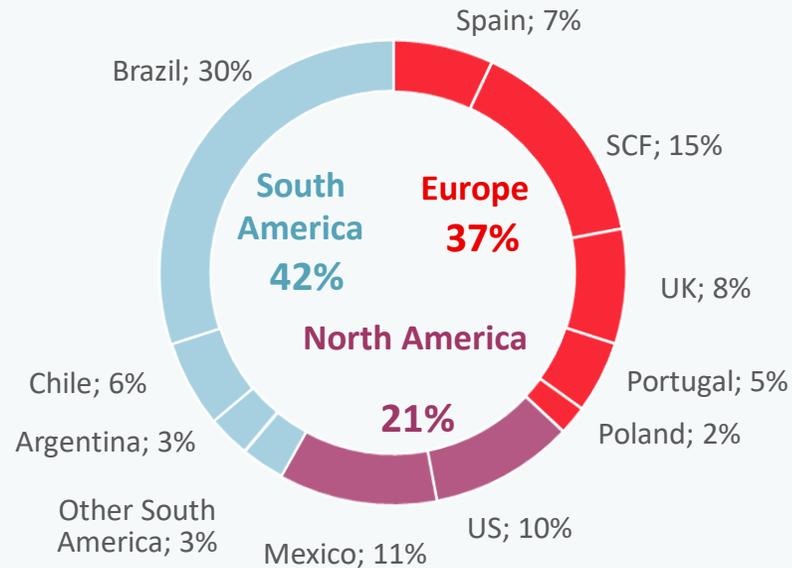
**148 million customers,
in markets with a total population
of more than one billion**

**The trust and loyalty of
our customers are the most important assets
for Santander**

Santander Business Model - Diversification

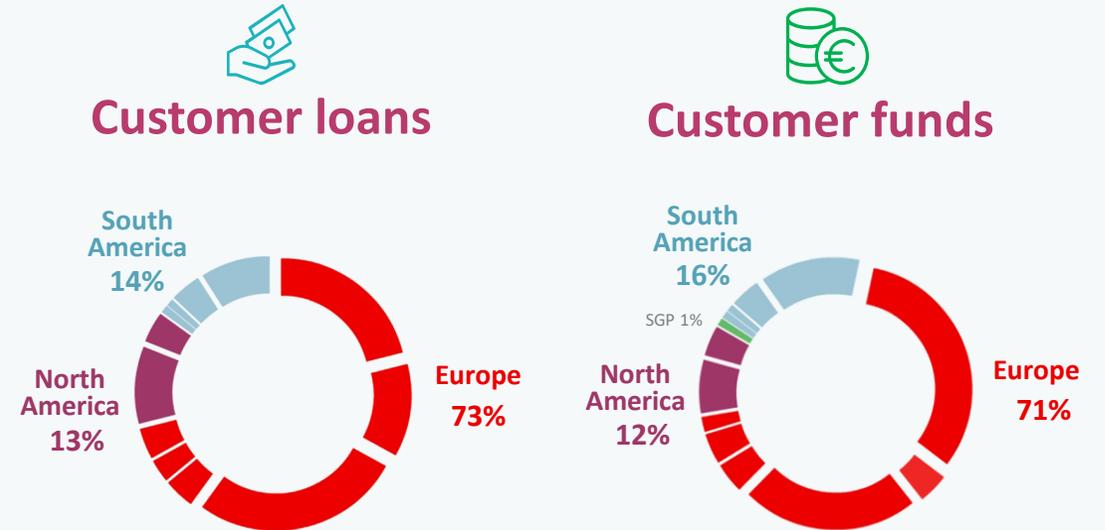
Geographic diversification in **three regions**,
with a good balance between mature and developing markets

Contribution to 2020 underlying attributable profit¹



**Well-balanced profit distribution
between Europe and the Americas.
SCIB and WM&I contribution: 38%**

Dec-20 Group's contribution² by regions



**Higher exposure in Europe, greater
opportunity to grow in the Americas**



Santander Portugal

largest privately-owned bank by assets and loans



2020 Highlights

	Branches	477
	Employees	6,336
	Loyal customers (k)	812
	Digital customers (k)	930
	Customer loans (EUR bn)	39
	Customer funds (EUR bn)	43
	Underlying attributable profit (EUR mn)	338
	Underlying RoTE	9%
	Contribution to Group's profit	5%

Strategic priorities

Further the digital and commercial transformation, to make it simpler, more agile and closer to customers



Grow organically in terms of profitable market share, improving our lending leadership position and leveraging our position in the Corporate and SME segments



Improve efficiency backed by our digital capabilities to better serve our customers

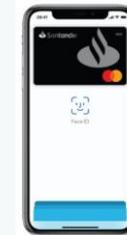


Maintain an appropriate risk policy to maintain a low cost of credit, whilst maintaining a strong capital and liquidity position



Digilosofia

A filosofia digital do Santander



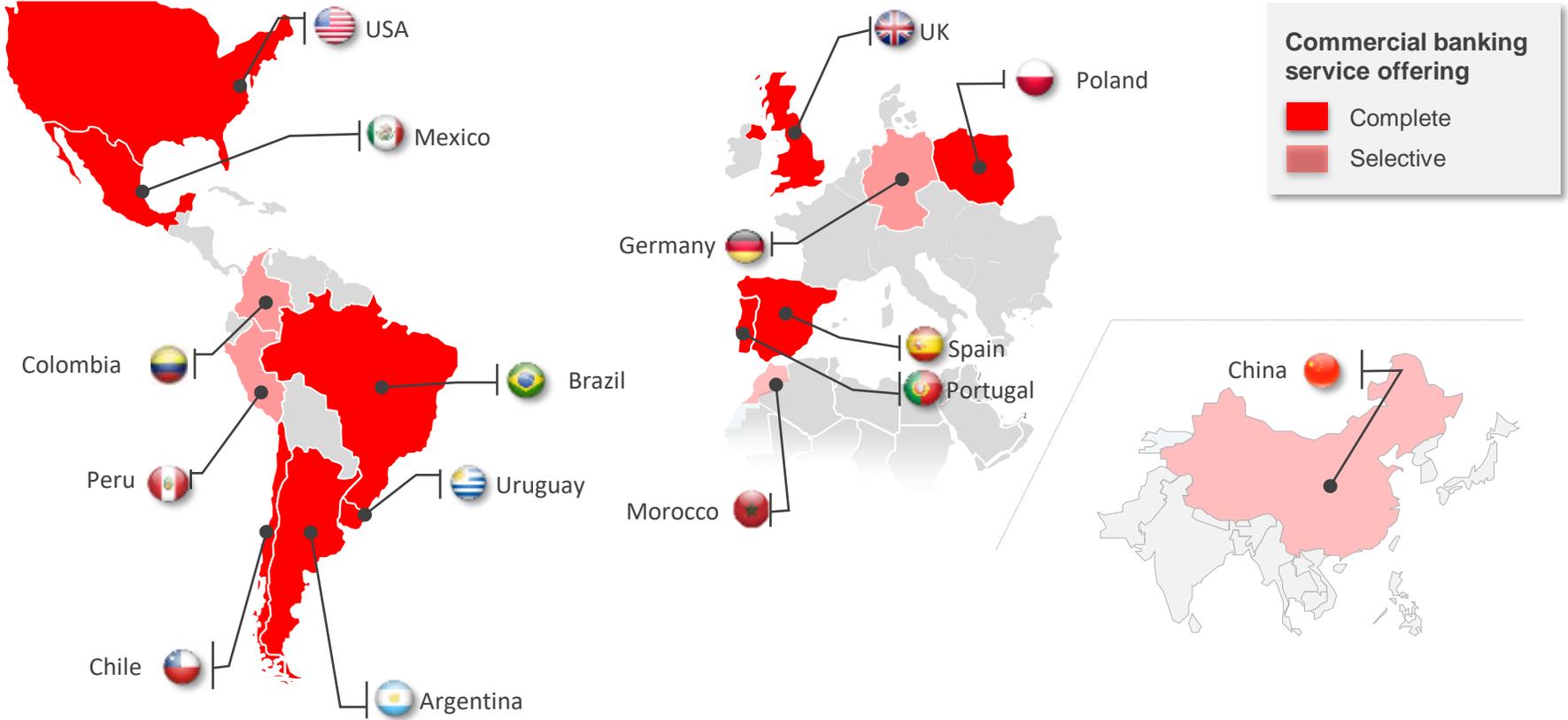
Santander | Apple Pay



Santander | Boutique

International Desk Network

A network of Santander professionals at your service



A specialized team in 15 geographies who speak and understand the language and local culture with in-depth international experience



International Desk Network

How can we help you?

Santander International Desk is a multilingual network based in 15 Santander geographies. Its services are completely free being the first contact point for the company to establish itself abroad. It is formed by professionals with in depth local and international experience.



Your objective

International Desk will be by your side when **establishing** and **investing abroad**, helping you reach your goals and growth through...



Our Team

...our **specialized team** with in-depth international and local experience hosting you in the country you are expanding into with a tailored assistance;



Financial and non-financial offer

...that will provide the client access to Santander's complete product and service range, aligned with the client's **specific needs**;



Third Party network

...providing also high-value partnerships with **financial parties** (covering already 44 markets in total) and **non-financial third parties** (such as law firms, embassies, government agencies, customs authorities, chambers of commerce and so on).

International Desk products and services

A unique value proposition, free of charge for your company



Financial Local Offer

Retail & Commercial Banking

- Financing
- Foreign Trade
- Collection and Payments
- Electronic banking
- Corporate Card
- Treasury
- Asset management
- Investment Banking
- ...



Financial Specialized Offer- Clusters

- Agrobusiness
- Health
- Retail
- Tourism



Non-financial Free Offer

International Desk products & services

- Multilingual customer care
 - Local market advising:
 - ✓ Legal and financial Banking regulation
 - ✓ General fiscal framework
 - Business guides:
 - ✓ Foreign investments
 - ✓ Public tender offers
 - Commercial events
 - ✓ International Conferences
 - ✓ Conventions, Forums & Trade Fairs
 - Trade Missions (Inc. Virtual & Physical)
 - ✓ Videoconferences
 - Portal www.santandertrade.com
- ...other tailored needs.

Guiding you in the account opening process

Thank you.

Our purpose is to help people and companies prosper.

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

Simple Personal Fair

