

2018 Indicators Handbook

3 Introduction

6 Responsible Internal Management

6 Corporate Governance

7 Ethical Management

8 Culture and Risk Management

10 Economic Performance

11 Customer Relationship; Fair and
Transparent Products and Services

12 Information Security and Cybersecurity

13 People Management

18 Environmental Management

20 Supplier Management

20 Social and Cultural Investment

22 Transformation through Business

22 Social and Environmental Business

24 Diversity and Inclusion

26 Financial Education

27 Digital Innovation

29 Assurance Report

31 GRI Content Index

31 General Disclosures

33 Topic-specific Disclosures

The main goal of our Indicators Handbook is to demonstrate how, through responsible internal management and the promotion of transformation through business, we contribute to the prosperity of businesses and our stakeholders. The following guidelines were adopted in the preparation of this document:

- Materiality Study (learn more starting on page 4);
- *Global Reporting Initiative* ("GRI") Standards (Core reporting option);
- Brazilian Association of Public Held Companies ("ABRASCA");
- *Sustainability Accounting Standards Board* ("SASB"), considering some indicators;
- *International Integrated Reporting Council* ("IIRC"), with the indication of the capitals¹ that comprise the business throughout this document, namely:



Financial
Capital



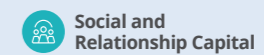
Human
Capital



Intellectual
Capital



Natural
Capital



Social and
Relationship
Capital



Manufactured
Capital

¹ We understand that the Human, Social, Intellectual and Relationship capitals are intangible assets of Santander Brasil.

Our purpose:
to help people and
businesses prosper!

Our purpose surpasses our customer engagement and relates to our role in society. By maintaining excellence and responsibility in internal management, with ethical values as the foundation and technology at the service of people and businesses, we will support Brazilian society in its transformation into 21st century Brazil.

To achieve this purpose and strengthen our role as a transformation agent, in 2018 we redefined Banco Santander Brasil's strategy on social and environmental issues through three fronts:

- Promoting efficient and strategic use of natural resources – we will contribute to making Brazil a country that respects and uses environmental resources efficiently and responsibly;
- Stimulating the development of potential – we will act assertively to build a society that values diversity, in which everyone has development opportunities;
- Fostering resilient and inclusive economic growth – from microentrepreneurs to small and medium-sized enterprises, we will be increasingly close to those in need of incentive.



**Doing for our
tomorrow,
today, makes
all the difference
in the lives
of millions
of people.**

Materiality Study – relevant issues to our stakeholders and to us

Our materiality matrix is designed to identify expectations, interests and themes that are considered most relevant to business sustainability from the viewpoints of both the Bank and our stakeholders. We have developed our own methodology for defining materiality based on the guidelines of the GRI Standards, the methods used by the Santander Group and a mathematical categorization.

The first stage of the process was a wide-ranging survey of topics that should be on the sustainability agenda of companies, particularly banks, from the perspective of:

- Reports on national, international and sectoral trends, such as the Sustainability Accounting Standards Board (“SASB”), Principles for Responsible Banking, World Economic Forum, Global Compact, GRI, CEBDS, Brazilian Coalition and Task Force on Climate-related Financial Disclosures (“TCFD”), as well as the United Nations Agenda 2030, which includes the Sustainable Development Goals (“SDGs”);
- Regulations and self-regulation for the disclosure of environmental, social and governance themes;
- Material themes of national and international banks;
- Inputs captured throughout the year in our engagement routine, which considers channels and tools for dialogue with our stakeholders. The following items were analyzed:

Stakeholders	Dialogue Channel	Frequency
Employees	Open Channel	Ongoing
	Engagement Survey	Yearly
	Coffee with Rial ²	Monthly
Customers	Customer Service (“SAC”)	Ongoing
	Ombudsman’s Office	Ongoing
	Social Networks	Ongoing
Stockholders and Investors	Meetings and Gatherings	Ongoing
	Assistance to ESG rating agencies and market indices	Ongoing
Society	Suppliers Page on the Bank’s website	Ongoing
	Sustainability Portal	Ongoing
	Participation in External Work Groups	Ongoing

² A monthly event that connects employees from all over Brazil, who can pre-register to participate in video conference rooms and interact with the CEO. With the goal of bringing top leadership closer to employees, the event provides an opportunity to discuss issues that are relevant to the entire Organization and disseminate good practices.

In the second stage, we conducted a technical analysis that correlated the priority topics identified in the previous stage with the Bank’s strategy, considering:

- Banco Santander Brasil’s strategic planning for 2021 on social and environmental issues;
- Relevance of the environmental, social or economic impact generated by the Bank through each theme;
- Issues in which Santander has greater influence in terms of risk management, revenue generation, efficiency improvement and value creation.

We refined this technical analysis incorporating the view of topics that:

- Were part of non-financial goals linked to executive remuneration and public Sustainability goals;

- Were discussed in the Sustainability Committee in 2018;
- Were part of the Bank’s internal communication agenda.

The fine tuning and final validation of the matrix was accomplished through consultations with Bank executives.

High importance topics were categorized into two main material themes: **Transformation through Business**, in which we can prioritize critical areas for society, along with business opportunities; and **Responsible Internal Management**, which for us means having best practices in risk management (including social and environmental risks), governance, people and supplier management, customer relationship, social investment and environmental management.

Materiality Matrix



Climate Change is a significant topic that has emerged in the following material topics: Social and Environmental Business, Environmental Management and Economic Performance.

In addition to supporting the definition of content and scope addressed in this report, materiality is used as an input to prepare other market reports, incorporated into our action agenda and helping us prioritize the most relevant SDGs for the business. The following pages contain our main findings for each relevant topic.



"FORMAR GENTE BOA É O MELHOR NEGÓCIO."

Responsible Internal Management

Corporate Governance



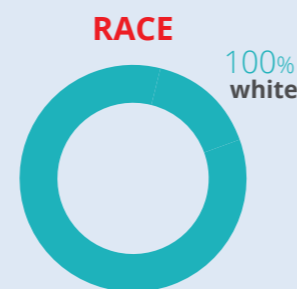
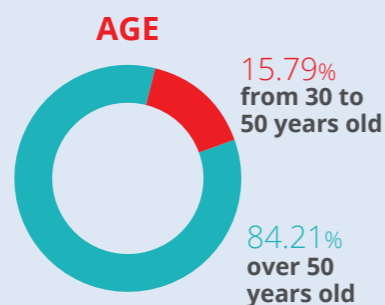
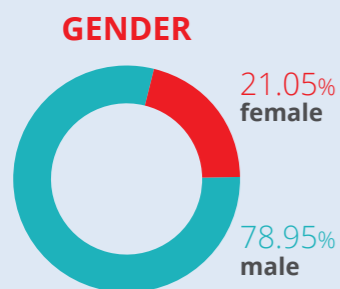
Structure

Our Governance structure is integrated by the Board of Directors and its Advisory Committees (Audit, Risk and Compliance, Sustainability, Compensation and Nomination and Governance) and by the Board of Executive Officers and its Executive Committee ("COMEX"). COMEX is composed of the Chief Executive Officer, the Senior Executive Vice-President and the Executive Vice-Presidents. The complete composition of the officers and members of the Company's Committees

can be found on our [Investor Relations website](#) and in documents, such as the [Reference Form and 20-F](#).

In 2018, 50% of the members of the Board of Directors, including its Chairman, were independent. In the Advisory Committees, the percentage of independent members was 50% in the Sustainability Committee, 60% in the Risk and Compliance Committee, and 100% in the Compensation, Audit and Nomination and Governance Committees.

Composition of the Board of Directors and its Advisory Committees



Good Practices

We have adopted measures such as: (i) veto over the accumulation of Chairman of the Board of Directors and Bank CEO positions; (ii) annual assessment of the individual performance of directors and Board of Directors and its Committees; (iii) participation of members of the Company's management in the Continuing Education Program; and (iv) tag-along sale rights to 100% of minority shareholders.

Furthermore, members of governance bodies receive training on anti-corruption policies and procedures.

Board Remuneration

Our Board of Directors Compensation Policy seeks to: (i) support our strategy; (ii) promote the Bank's good performance and safeguard the interests of shareholders through the long-term commitment of the Executive Board members; (iii) recognize meritocracy, differentiating individual contributions from each area and the Bank in fulfilling the objectives and executing the business strategies proposed by the Executive Board and approved by the Board of Directors; and (iv) maintain the competitiveness of the remuneration. Learn more about this topic in the [Reference Form and 20-F](#).

Sustainability Governance

Our sustainability initiatives follow the guidelines established by the sustainability policies and by the Responsible Banking, Sustainability and Culture Committee of the Santander Group. This Committee is responsible for proposing, coordinating and promoting the main lines of action subsequently submitted for approval by the Group's Board of Directors.

In Brazil, sustainability governance is based on global guidelines, locally identified commitments and demands, and the Bank's local business strategy. Decision-making goes through the Board of Directors, the Sustainability Committee (responsible for clarifications and recommendations to the Board of Directors regarding the development of guidelines related to sustainability), COMEX and the Sustainability Executive Superintendence.

Ethical Management



We have policies, codes, the Ethics and Compliance Committee and other initiatives that guide the conduct of our executives and employees. We combat corruption and discrimination, and encourage ethics in relationships with and among employees, as well as in relationships with third parties, strengthening our positioning through training and internal communication actions.

We have an online course on Preventing and Combating Corruption. Since its launch, 99.2%³ of the target audience has been trained. This audience includes employees in operational, administrative, specialist, managerial and executive positions.

Among the norms related to the topic, we have the following:

In addition to training in Preventing and Combating Corruption, we also have other mandatory courses focused on Ethics and Compliance guidelines, such as: Code of Ethical Conduct; Money Laundering Prevention; Conduct Risk in the Sale of Products and Services; Corporate Defense (Criminal Risks); Antitrust – Introduction to Competition Law; Code of Conduct in the Securities Market ("CCMV"), if applicable.

- [Code of Ethical Conduct](#);
- [Code of Conduct for Suppliers](#);
- [Anti-Corruption Policy](#);
- [Policy for Transactions with Related Parties](#).

The Ethics and Compliance Committee is a deliberative body whose task is to advise COMEX on processes for preventing and mitigating relevant Compliance risks, ensuring the maintenance and adherence to ethical principles, legislation and regulations applicable to the Bank, including standards of conduct that guide the actions of all Santander Group employees. Functionally, it reports to the Company's Board of Directors and is composed of the Chief Executive Officer, Risk Officer, Means of Payment Officer, Retail Officer, Individuals Officer, Internal Audit Officer, Legal Officer, Human Resources Officer, Compliance Officer (who may be accompanied by employees of his/her respective department), Special Occurrences Superintendent (who may be accompanied by employees of his/her respective team) and Legal-Litigation Executive Superintendent.

In 2018, 100% of Banco Santander Brasil S.A. employees received communications on the organization's anti-corruption policies and procedures, through internal communication e-mails and the intranet.

Moreover, with the guarantee of full confidentiality, our Open Channel is one of the main ways to establish communication on compliance with internal norms and legislation. The channel receives complaints and doubts from the internal audience, suppliers and consumers.

SANTANDER OPEN CHANNEL
canalaberto@santander.com.br
0800 723 4472 (option 2)



Corruption-related risk assessments

Before hiring suppliers, sponsoring and donating on behalf of the Santander Group, we conduct a Compliance assessment to identify potential corruption-related risks.

In 2018, the Compliance department analyzed 806 operations (100% of the queries received) related to corruption risks. These operations involved the allocation of sponsorship funds, including 6 for the public sector and 184 for

the private sector; 13 donation requests; evaluation of 96 initiatives to direct resources from the *Amigo de Valor* Program; 15 for the *Parceiro do Idoso* Program; and the assessment of 492 suppliers. Customers are monitored for media related to Compliance and Money Laundering Prevention issues, including Corruption. If some concern about these customers is identified during the Money Laundering Prevention Monitoring process, the Compliance department is involved for proper analysis and opinion.

and/or sell anti-personnel mines, cluster bombs, nuclear weapons, chemical or biological weapons and ammunition containing depleted uranium.

Since 2009, Santander has been a signatory of the Equator Principles, a set of guidelines for

mitigating social and environmental risks in financing large projects.

Below are indicators of cases assessed⁴ in Social and Environmental Risk:

Assessment Type	Approved			Approved with Reservations ⁵			Rejected			Total		
	2016	2017	2018	2016	2017	2018	2016	2017	2018	2016	2017	2018
Analysis of customers in the wholesale segment ⁶	2,580	1,998	4,629	27	35	1	28	18	10	2,635	2,051	4,640
Analysis of customers in the E3 segment ⁷	-	-	1,853	-	-	13	-	-	29	-	-	1,895
Projects not subject to the Equator Principles	7	4	33	22	83	10	-	-	-	29	87	43
Projects subject to the Equator Principles	-	-	-	-	2	-	-	-	-	-	2	-
Analysis of customers indicated by Compliance ⁸	8	44	29	-	-	-	8	49	14	16	93	43
Collateral Analysis ⁹	147	276	302	13	17	14	66	91	153	226	384	469
Real Estate Loan – Business Plan ¹⁰	4	14	76	-	5	83	-	1	1	4	20	160
Real Estate Loan – Individual Plan ¹¹	-	-	-	-	130	133	-	-	-	-	130	133
Total	2,746	2,336	6,922	62	272	254	102	159	207	2,910	2,767	7,383

⁴ Due to improvements in the methodology and analysis criteria, the number of assessments conducted in 2018 was higher than in previous years.

⁵ Reservations are conditions established by the Social and Environmental Risk area for customer, guarantee or project approval. In some cases, they are included as contract monitoring conditions. They may be simple conditions, such as presenting environmental permits, or more complex, such as monitoring of social and environmental action plans.

⁶ The amounts reported for Customer Analysis in the wholesale segment in 2018 considered, in addition to eligible customers already analyzed from an economic group, other Corporate Taxpayer IDs from these same low-risk and limited exposure groups that are included in the activities eligible for the 14 Major Attention Sectors.

⁷ The analysis of customers in the E3 segment started in 2018.

⁸ Wholesale segment customers starting their relationship with the Bank are submitted for analysis of social and environmental aspects by the Compliance area. If attention points are identified, the Social and Environmental Risk area is required to issue an opinion.

⁹ Real estate assets used as collateral for customer operations have a social and environmental component included in their valuation reports. If attention points are identified, the Social and Environmental Risk area is required to issue an opinion.

¹⁰ The Social and Environmental Risk Analysis for Real Estate Loans may occur at the time of the project's financing (Business Plan) or when Individuals seek to finance their property purchase. The key risks are related to the existence of contamination in the financed project area or the property that will be financed for the Individual. In some cases, there are also problems with areas of permanent preservation, Legal Reserve or legal zoning. When these risks are identified, the Social and Environmental Risk area is required to issue an opinion.

¹¹ See item 10, above.

We also monitored financing transactions in certain industries with potential social and environmental risks:

Sector ¹²	Portfolio (R\$)	% of the Portfolio
Weapons and Ammunition	177,214,170.40	0.0580
Alcoholic Beverages	850,936,201.82	0.2787
Tobacco Industry	79,806,528.70	0.0261
Fuels	1,906,082,837.01	0.6242
Health Damages	61,923,003.97	0.0203
TOTAL	3,075,962,741.90	1.0074

¹² We do not invest in these sectors, considering the subsidiaries and companies controlled by Banco Santander Brasil and, consequently, whose accounting balances are consolidated into our financial statements, in accordance with the consolidation accounting rules for Financial Statements established by the Brazilian Central Bank ("BACEN").

Culture and Risk Management

Risk management aims to mitigate the risk that external factors bring to the business as well as to manage the impacts we generate, which may extend to society and the environment. A direct risk caused by banking activity is the inadequacy in granting or using credit, which can lead to indebtedness. Other risks mapped are related to the impacts that may be caused by projects and companies that the institution decides to finance, as well as those related to the management of our suppliers.

Our global risk management culture, Risk Pro, guides our daily actions and is used to identify threats to the business and to consumers. To learn more about the main risks we monitor, please visit the [Investor Relations website](#).

Banco Santander's Social and Environmental Responsibility Policy ("PRSA"), which follows the guidelines of CMN Resolution No. 4.327/2014 and Febraban SARB Regulation No. 14, establishes directives and consolidates specific policies for social and environmental practices in business and stakeholder relationships. These practices include managing risks, impacts and social and environmental opportunities. As part of the governance of this

policy, we have PRSA's Senior Group, consisting of the Risk, Corporate, Human Resources, Communication, Marketing, Institutional Relations and Sustainability Vice Presidents, as well as the Compliance Officer. This group is involved in strategic decision-making related to the PRSA and acts as a liaison with COMEX.

Our Social and Environmental Risk Policy lays out the guidelines and procedures for social and environmental risk assessment in customer relationships. We analyze the social and environmental practices of Wholesale customers and "E3" customers in Retail (one of the business customer segments served by the Bank), with limits or credit risk above R\$ 5 million, and which are part of the 14 sectors considered by Santander to require social and environmental attention.

This policy covers, for example, the assessment of association with working practices involving compulsory labor and child labor. Santander also establishes restrictions on relationships with customers engaged in activities that directly or indirectly encourage illegal gambling and prostitution; extraction, processing or splitting of native timber not certified by green seals (Forest Stewardship Council - FSC or Forest Certification - Cerflor); and which operate in the field of extraction or manufacturing of products containing asbestos.

We have a specific Social and Environmental Risk Policy for the defense industry, which stipulates that we do not work with customers who manufacture, distribute

Economic Performance



In less than four years we managed to reposition our organization by implementing a clearly defined strategy, which allowed us to reach a higher return level. In 2018, despite moderate growth in economic activity indicators, we were able to expand our market share in a profitable manner. The consistency of our revenues, combined with our relentless pursuit of operational excellence, based on an industrial operating model, enabled us to record our best efficiency ratio ever on a yearly comparison.

Learn more about our highlights in our [Financial Statements](#).

Risks and opportunities due to climate change

For us, sustainability is a catalyst for economic performance and, as part of our commitment and strategy in this area, we are constantly striving to manage our activities responsibly, expand our social and environmental product and service offerings, and mitigate risks that may have a negative impact on our results and society.

In 2018, the Santander Group, together with 15 other banks under the leadership of the United Nations Environment Programme – Finance Initiative (UNEP FI), participated in a pilot project to broaden the understanding of risk exposures in loan portfolios, as recommended by the Task Force on Climate-Related Financial Disclosures (“TCFD”). The pilot also proposed guidelines for its implementation. In Brazil, Febraban is working on this theme as well, preparing a road map to support local banks in the implementation of TCFD guidelines.

Both in our activity and in our customers’ businesses, we see the impacts of physical risks involving higher operating costs and interruption of activities, such as the impossibility of keeping a bank branch open in the midst of a water shortage.

The transition risks category comprises those associated with new regulations that impose regulatory or market restrictions on companies’ operations. An example of this category is the implementation of carbon pricing systems to meet Brazil’s commitments under the Paris Agreement. This type of risk may be responsible for increasing operating costs, such as those resulting from setting a carbon price. They may also imply higher costs due to new regulations affecting customers in sectors with greater potential to produce carbon emissions, as well as the cost of developing methodologies for environmental and climate risk analysis and management. In electricity consumption, there may be risks that lead to uncertainties about price changes. Both physical and transition risks may translate into a higher credit risk if customers are adversely affected.

Opportunity analysis is one of the pillars of our climate governance, through which we aim to promote low-carbon businesses and support our customers. Climate change also provides opportunities for action by granting loans and funding to stimulate the transition to a low-carbon economy. For more, see our numbers in the Social and Environmental Business topic.

Climate change management is integrated with the Bank’s strategy and is reflected in the procedures of the Operational Risk, Social and Environmental Risk and Sustainability departments, in addition to being part of our Social and Environmental Responsibility Policy (“PRSA”).

Information on the costs of climate change risks and opportunities can be found on the CDP Climate Change website.

Fit to Grow

Through the Fit to Grow program, we have fostered a cultural transformation by combining the use of financial and environmental resources under the concept of efficiency.

Expenditure Reduction

	2017	2018
Electricity consumption (MWh)	12%	1%
Water consumption (m³)	11%	3%
Printing (tons)	14%	8%
Air travel (km)	18%	0%

Customer Relationship; Fair and Transparent Products and Services



We are convinced that the best way to grow in a profitable, recurring and sustainable manner is by providing services with excellence. Our actions are based on establishing close and long-lasting relationships with customers, suppliers and shareholders. Therefore, one of our strategic priorities is to increase customer preference and loyalty by offering targeted, simple, digital and innovative products and services through a multi-channel platform.

We adopted the NPS (Net Promoter Score) as the key metric of customer satisfaction and loyalty. The NPS allows us to identify opportunities for improvement and continuously implement corrective actions to enhance customer experience. We included the NPS in our incentive model for commercial areas and in setting goals for Bank executives. Commercial teams started to have accurate daily metrics to take corrective actions; these metrics were aligned with support teams to deliver the best digital and physical service. We ended 2018 with an NPS of 57 points, 14 points above the result recorded in the fourth quarter of the previous year.

In 2018, the [Ombudsman’s Office](#) began reporting directly to the Finance, Strategy

and Quality Vice Presidency, with autonomy and independence, indicating to the Bank the needs concerning preventive measures and improvement in customer service processes. The governance of continuous improvement is executed in the Ombudsman’s Office through committees and the BACEN Complaints Forum, under the leadership of the presidency. In 2018, the department made progress by implementing new initiatives, such as greater autonomy and demand resolution during customer support; reduction in the average time to resolve complaints to 3.7 business days in December 2018; and extension of the Ombudsman’s Office customer service hours by an extra 2 hours.

Volume of Complaints (in thousands)

Channel	2016	2017	2018	Change (previous year / current year)
Customer Service - SAC	1,201	985	704	-29%
PROCON CIP	13	13	14	8%
Ombudsman’s Office	24	31	32	3%
Brazilian Central Bank	23	27	29	7%
Total	1,261	1,056	779	-26%

Complaint Response

Customer Service - SAC (% of complaints resolved within 5 business days)	94%
Ombudsman's Office (% of complaints resolved within 10 business days)	96%

We performed a complaint reduction work that included actions related to credit cards aimed at digitalizing the customer experience, promoting the use of the Santander Way app, improving the acquisition process, and revising the Free card sales script and annuity communication; disputed charges; and customer service centers with greater channel stability, for example. These actions helped to reduce the number of complaints in the SAC customer service channel by 29 percent.

Product Committee

The Product Committee evaluates the characteristics and functionalities of new products and changes made, with the purpose of ensuring that all products are appropriate to the profile of our customers and the ethical principles of the Bank, in addition to complying with legislation and training needs. The committee is composed of executives from several Bank areas, including Compliance, Risks, Legal, Internal Audit, Technology, and the Ombudsman's Office. The Compliance department is responsible for coordinating this Committee.

In accordance with current regulations, we make information about our products and services easily

available and, whenever necessary, we adjust our internal procedures to keep them up to date.

Information relating to products, prices, terms, fees, charges, risks and other conditions are available on their own sales channels or are set out in their respective agreements (pursuant to regulatory requirements). Banking service fees are published in the Services Table, available for consultation at the branches and on Santander's website.

Our website provides clear descriptions of the concept, benefits, costs and conditions of our products, in addition to the general terms and conditions of safe credit. Our business customer agreements also include, for example, clauses under which the parties undertake to protect and preserve the environment, as well as ensuring that the funds released in connection with the agreement are not allocated for any purpose and/or project that may cause social damage and is not strictly compliant with legal and regulatory provisions governing the National Environmental Policy.

Our Customer Relationship Policy lays out action guidelines throughout the three phases of the relationship process: pre-purchase, purchase and post-purchase.

The document determines that the front-line areas, which are responsible for working with and developing communication with customers and users, especially sales forces, must relate in a transparent and professional manner. It also states that the information presented must be clear, accurate, sufficient and timely, and that providing misleading information or information that may give rise to false expectations about the product or service is strictly prohibited. Furthermore, we have monitoring forums for this Policy.

Information Security and Cybersecurity



Cyberattacks can lead to loss of customer data and other sensitive information at any organization. Additionally, they may cause our

information technology systems, which are used for customer services, to become non-operational. As attack attempts continue to evolve in scope and

sophistication, we may incur significant costs in our attempt to modify or extend our countermeasures against attacks, or to identify or remedy any vulnerability or breach, or to communicate cyberattacks to our customers. We are also subject to cybersecurity risks regulation, which is constantly evolving. Failure to manage these risks could damage our reputation and adversely affect our operating results, financial condition and new ventures.

We base our actions on the best practices defined in the ISO-27002 security standard. Our security measures include access and privilege management, test and production environment separation, network security

analysis, incident management, basic hardware and software configuration, malware prevention and remediation activity record correlation and third-party operation security analysis. We employ several processes and security solutions to enable such security measures, including regular Compliance checks and ongoing monitoring of network activity conducted by our Security Operations Center. Furthermore, we are constantly investing in technology, security solutions, user training and awareness efforts, for example through our [institutional website](#).

We undergo periodic evaluations of our Information Security and Cybersecurity processes.

People Management



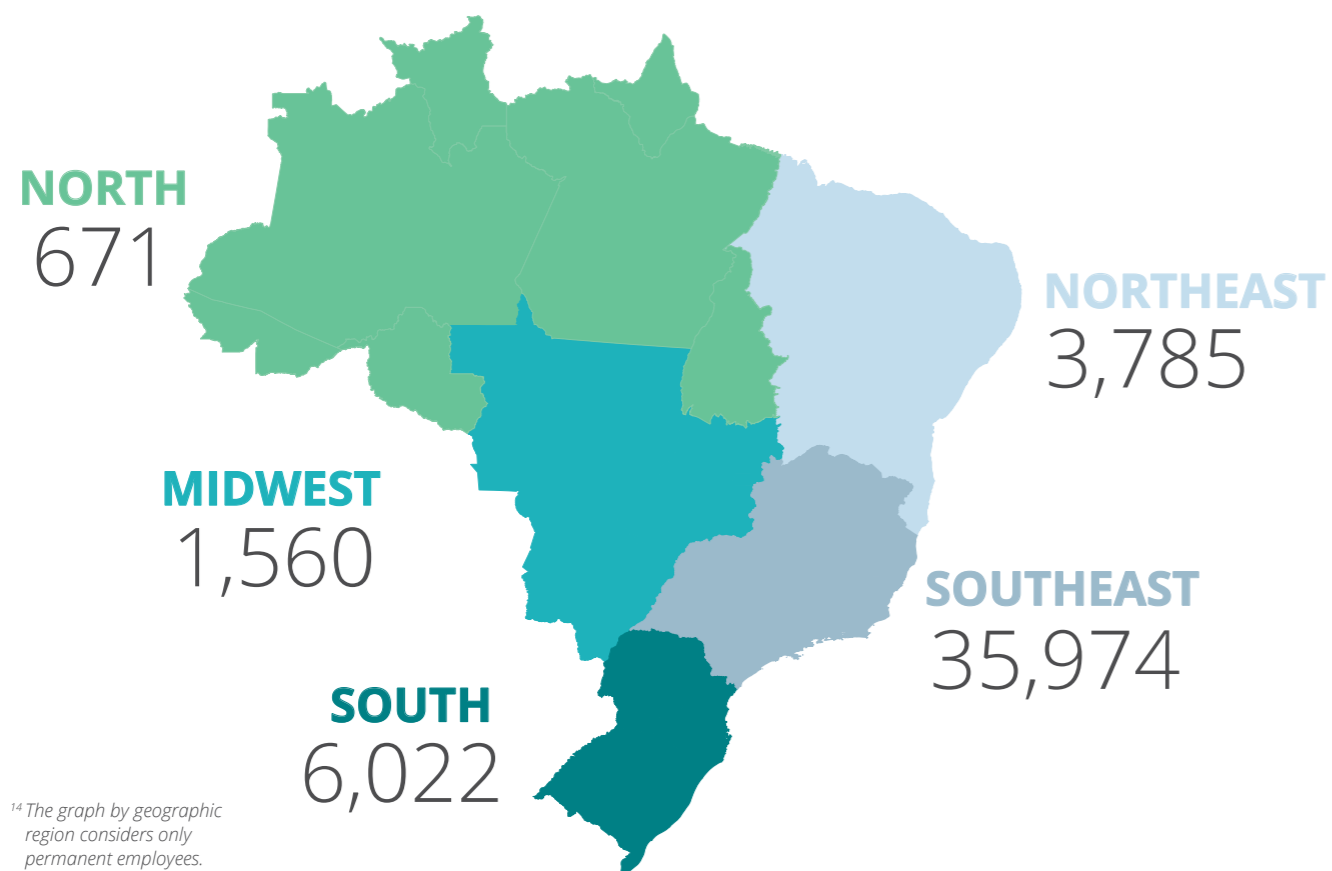
We work hard to have excellent management of our human capital and make Santander the best place to work. Thus, we use solid tools to ensure the engagement of our employees.

Our team in numbers

	2016			2017			2018		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Permanent Employees ¹³	27,821	19,431	47,252	27,835	19,569	47,404	27,570	20,442	48,012
Interns	1,160	894	2,054	1,083	868	1,951	1,081	968	2,049
Apprentices	446	185	631	427	143	570	488	159	647
Outsourced	1,906	2,247	4,153	1,129	2,794	3,923	982	3,317	4,299
Total	31,333	22,757	54,090	30,474	23,374	53,848	30,121	24,886	55,007

¹³ One female permanent employee works part-time; the rest of our employees have full-time working hours. 100% of our employees have employment contracts for an indefinite period. The benefits offered by the Bank cover 100% of permanent employees.

Employees by geographic region¹⁴



¹⁴ The graph by geographic region considers only permanent employees.

Engagement and Recognition

Our 2018 Engagement Survey indicated that the engagement rate rose from 88 to 92 in the last twelve months. In addition to that, out of 100 employees, 96 are proud to work at Santander and 94 recommend the organization as a good place to work.

We have non-financial institutional recognition programs such as Santander Star, which acknowledges transformative performance in five categories: Result, Innovation, Collaboration, Customer Service and Risk Pro. These categories are based on operational excellence and the voice of the customer. StarmeUp is a global platform that encourages recognition among employees based on corporate behaviors.

Training and Education

Santander Academy is our corporate university, which aims to develop people who innovate the way of banking. In its second year, Santander Academy registered the participation of 96% of employees in at least one educational action in person or at a distance.

Santander's leaders participate in a specific development program, depending on the level of leadership complexity. Furthermore, they are crucial to strengthen our culture and disseminate knowledge, as they act as multipliers and content creators for the Academy.

We provide financial support to our employees' undergraduate and graduate studies through scholarships and by subsidizing 50% of tuition fees, in addition to maintaining educational partnerships with language schools, undergraduate courses, MBA and certification preparatory courses.

Average number of training hours per year per employee

	2016	2017	2018
Operational	25.1	18.0	20.1
Administrative	33.1	22.9	27.0
Specialist	15.3	20.1	27.8
Managerial	18.4	26.5	21.6
Executive	16.6	26.1	27.3

Employees trained by sustainability-related theme

	2016	2017	2018
Updates on social and environmental legislation and regulations issued by the Brazilian Central Bank	10,516	34,161	42,672
Human rights	26,461	18,509	5,602
Institutional eco-efficiency/environmental awareness and education	15	18	4
Personal financial education	4,541	5,065	4,160
Customer guidance on the best use of products and services	33,715	19,116	59,319
Social and environmental corporate responsibility policy	1,514	116	33
Purchasing policy	4	0	5
Social and environmental policies	68	0	0
Products and services with social and environmental additionalities	0	49	0
Total	76,834	77,034	111,795

Performance Management

Employee performance management seeks to combine results with the Bank's corporate behaviors. At the beginning of each year, managers and their teams set goals (which may even be non-financial) for the Organization and plan development actions. Goal tracking is performed on an ongoing basis and feedback talks take place in two formal processes during the year, or at any given time.

Percentage of employees who received performance reviews¹⁵

	2016	2017	2018
Operational	71.70%	71.99%	85.34%
Administrative	85.00%	90.34%	93.28%
Specialist	88.30%	93.15%	92.68%
Managerial	92.30%	94.98%	95.32%
Executive	82.60%	85.71%	88.12%
Total	84.30%	82.30%	89.85%

¹⁵ All employees undergo performance reviews, except for those on leave of absence and new employees in the first cycle.

Career

We transformed our internal mobility model with the launch of "Meu Lugar Santander", which advertises opportunities available across the Bank. In 2018, we recorded more than 8,000 moves between areas.

Remuneration and Benefits

We have salary and variable remuneration policies that are competitive with market practices and compliant with local legal requirements, as well as with the global policies and assumptions of the Santander Group. These assumptions help promote the good performance of the Company, value meritocracy and ensure shareholder interests.

Our policies are designed to support internal recognition and to be a tool for attracting and retaining talent. This is underpinned by periodic market research and revision of internal mobility policies, alongside Total Cash analysis of the Bank's areas.

Our remuneration recognizes individual contributions in fulfilling the goals and strategies of the Organization. In 2018, we recorded 5,164 promotions and 1,791 salary changes due to merit.

Variable remuneration models stimulate and value performance, using tools and indicators that align the interests of shareholders, employees and customers by promoting good risk management and control practices, without encouraging the sale of a product to the detriment of a more appropriate one. The models have quantitative and qualitative criteria aimed at maintaining business sustainability and profitability with operational and service quality, without neglecting risk management and customer service and satisfaction.

For some employees, variable remuneration may be linked to social and environmental performance goals, depending on the scope of their work, be it for executives, managers or other employees.

The models are meritocratic and recognize individual and collective performance. There is no distinction based on ethnicity, race, gender or personal issues. In 97% of the analyzed population, there is no significant difference in remuneration between men and women, considering comparable parameters¹⁶.

Our benefits package includes, for example, Health Care, Dental Care, Private Pension, Life Insurance, Day Care/ Nanny Aid, Unrestricted Scholarship for Children with

Intellectual Disabilities, Commute Allowance, Meal Voucher, Food Voucher, Funeral Aid and Flu Vaccine, among others.

Health and Safety

We promote a culture of health and well-being among our professionals by complying with the legal provisions for worker health and safety, and by promoting voluntary initiatives that support employees and their family members.

Through the Global Be Healthy program, we stimulate healthy habits among employees, with a focus on preventing and promoting full health.

We encourage physical activity by offering modern gym structures in our administrative buildings and a partnership that provides access to approximately 18,000 gyms in Brazil, with fees subsidized by the Bank, allowing employees and their family members to engage in more than 700 sporting activities. In 2018, we also subsidized employee participation in 47 running events across the country through the Santander Track & Field Run Series.

Additionally, we offer health care at four locations with exclusive access through the Family Doctor program and multi-professional teams at Primary Care units, along with seven locations for occupational and psychological medical care and social assistance.

The *Nascer* program provides expert guidance to employees and dependents during pregnancy or the adoption process. In 2018, more than 2,500 participants received care through the program.

We have breastfeeding rooms in our administrative buildings and we offer extensions to maternity leave to 180 days and paternity leave to 20 days, including for homosexual couples and employees adopting children.

The *Programa de Apoio Pessoal Especializado* ("PAPE") provides psychological counseling and social assistance via face-to-face, telephone and virtual sessions. In 2018, the program treated 12,600 people, including employees and dependents.

The *Retorne Bem* program facilitates the employee's adaptation to work following a leave of absence or prolonged medical leave. About 900 employees participated in the program in 2018.

Rates of return to work and retention rates after parental leave¹⁷:

	Women			Men			Total		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
Return to Work Rate (%)	98%	98%	98%	99%	98%	97%	98%	98%	97%
Retention Rate (%)	92%	92%	91%	89%	89%	88%	92%	92%	90%

¹⁷ The figures do not consider Getnet, Super, PSA and Olé. The calculation rationale was reformulated for the years 2016 and 2017.

Work accidents, occupational diseases, lost day rate, and attendance rate¹⁸:

	2018
Number of work accidents	178
Number of occupational diseases	9
Lost day rate	24.51
Attendance rate	2.08

¹⁸ Considering only Banco Santander (Brasil) S.A./The lost day rate considers the number of workdays lost in connection with the employee's first leave of absence due to accidents and occupational diseases.

New hires and turnover

	New Hires Rate (%)			Turnover Rate (%)		
	2016	2017	2018	2016	2017	2018
Total	9.40%	11.50%	12.60%	15.30%	11.40%	13.90%
Gender						
Male	10.70%	12.90%	14.89%	15.60%	12.30%	15.00%
Female	8.40%	10.50%	10.89%	15.00%	10.70%	13.00%
Age Group						
Below 30 years old	20.00%	24.60%	19.07%	14.80%	10.40%	10.80%
Between 30 and 50 years old	5.60%	7.00%	7.01%	14.00%	10.80%	11.80%
Above 50 years old	1.80%	2.30%	2.48%	24.00%	18.80%	22.60%
Employee Category						
Operational	8.09%	14.13%	14.62%	16.22%	12.42%	11.80%
Administrative	8.45%	9.73%	11.94%	14.46%	10.61%	15.50%
Specialist	13.61%	6.14%	8.15%	13.01%	11.00%	14.50%
Managerial	15.91%	8.26%	9.75%	15.52%	9.75%	18.90%
Executive	22.11%	9.24%	27.20%	36.41%	12.04%	24.80%

Learn more about the diversity of our employees in the Diversity and Inclusion topic on page 24.

¹⁶ The study was carried out based on information from 2017, considering the following companies: Banco Santander (Brasil) S.A., Aymoré Crédito, Financiamento e Investimento S.A. and Santander Corretora de Seguros, Investimento e Serviços S.A.

Environmental Management

Our initiatives are guided by the [Social and Environmental Responsibility Policy \("PRSA"\)](#) and the [Environmental Management System Policy](#). We also have the Management Group of the Environmental Management System ("SGA"), composed of the Bank's senior management, which strengthens the integration of environmental management into the strategic goals of the Organization.

Natural resources and waste management¹⁹

Energy Consumption

We ended 2018 with 16% of all our electricity consumed from renewable energy distributed generation projects and Free Market energy contracts from incentivized sources. Distributed generation contracts are linked to Hydropower Generating Centers ("CGHs") and landfill gas treatment.

In Minas Gerais, all energy consumption is supplied by renewable sources.

Among the efficiency actions, 36,000 lamps were replaced by a more economical LED model at Santander's headquarters. Replacing desktops with notebooks reduced the use of no-breaks and decreased total units from 30 to 15.

Water consumption (m³)

In 2018, total water consumption decreased by 6.33 percent due to the maintenance of control mechanisms in administrative buildings and branches, including centralized monitoring of water consumption, allowing rapid action whenever any abnormality is detected. There are also automatic taps and aerators for water flow control and, at Santander's Headquarters, vacuum flushing systems. The Headquarters and the Campinas Data Center (state of São Paulo) have water reuse systems. Remote measurement of water was implemented at 500 units in our branch network. The system generates alarms for leaking points, which causes the problem to be detected and reduces consumption.

Energy consumption within the organization (GJ)²⁰

	2016	2017	2018	total consumption % (2018)
Fuel consumption from renewable sources ²¹	24,848	17,130	23,420	2.29%
Fuel consumption from non-renewable sources ²²	64,867	49,633	73,295 ²³	7.16%
Total electricity consumption	1,000,449	939,968	927,458	90.55%
Total energy consumption within the organization	1,090,164	1,006,731	1,024,173	

Water consumption (m³)²⁴

	2016	2017	2018
Administrative Buildings ²⁵	146,750	126,777	110,236
Branches ²⁶	548,990	500,901	477,731
Total	695,740	627,678	587,967

¹⁹ Environmental indicators include, in addition to Banco Santander (Brasil) S.A., the following companies, located in administrative buildings controlled by Banco Santander (Brasil) S.A.: Banesprev, Santander Securities Services Brasil DTVM S/A, Santander Corretora de Seguros, Investimentos e Serviços S.A., Getnet, Zurich, Universia and Aymoré Crédito, Financiamento e Investimento S.A.

²⁰ The conversion of fuels into GJ was performed by multiplying mass (ton) X PCI factor (GJ/t) - Lower Calorific Power/All factors are present in the 2018 GHG Protocol calculator, which is based on the 2012 ANP - National Petroleum, Natural Gas and Biofuels Agency/including consumption at the Campinas Data Center ("CPD"), Santander's Headquarters, Radar, Digital Generation, Santander Cultural, Rio Branco 70, Generali, Alvares Penteado and, on average, 95% of the branches.

²¹ Fuels considered: biodiesel and ethanol.

²² Fuels considered: diesel (fixed and mobile sources), gasoline, vehicular natural gas ("GNV"), natural gas, LPG.

²³ Scattered increase in diesel consumption due to occasional maintenance at the Campinas Data Center ("CPD").

²⁴ Does not include recycled water at Santander's Headquarters.

²⁵ Including consumption at the Campinas Data Center ("CPD"), Santander's Headquarters, Radar, Digital Generation, Santander Cultural, Rio Branco 70, Generali and Alvares Penteado.

²⁶ Branch network consumption refers, on average, to 86% of the branches.

Waste

Disposal method - non-hazardous waste	Type of waste	Weight (tons)		
		2016	2017	2018
Recycling	Recyclable, such as paper, plastic, metal and glass	321	330	350
Composting	Organic waste	280	235	296
Landfill	Non-recyclable waste	461	509	243
Total²⁷		1,062	1,074	889

²⁷ Including consumption of the following administrative buildings: Santander's Headquarters, Radar, Digital Generation, Rio Branco 70 and Alvares Penteado.

The reduction in waste generation in administrative buildings was 17.23%, with a 52% decrease in waste disposed of to landfills. Total emissions avoided were 622 tons of CO2 equivalent.

One of our benchmark initiatives in waste management is the composting cycle. At the Headquarters and Radar buildings, the organic waste generated in the restaurants is separated and dehydrated, a process that reduces its volume forming a biomass, which is mixed with green residues from the garden maintenance, and, in 60 days, results in a substrate compound suitable for use in the nursery, in gardens of corporate buildings and in planting cuttings of ornamental species and native trees.

About 296 tons of organic waste were composted in 2018, instead of being sent to landfills. Recyclable waste volume increased last year and reached 350 tons.

Climate Governance

Our climate governance strategy is based on three pillars:

1

Responsibility for our impact: we publish our direct and indirect emissions in the Public Registry of Emissions of the Brazilian GHG Protocol Program²⁸, in addition to responding to the "CDP" (Carbon Disclosure Project). We have implemented actions to reduce emissions and, since 2014, we have offset our scope 1 and 2 emissions by purchasing carbon credits from sustainable projects.

2

Low carbon business: we support companies in the transition to a low-carbon economy, focused on developing renewable energy and responsible agriculture. *Learn more on pages 14 and 15 of the Annual Report.*

3

Engagement and transparency: internally, we mobilize our employees through Fit to Grow (*learn more on page 11*); Moreover, since 2017, we have joined the CDP Supply Chain, with the goal of engaging our suppliers (*more information on page 20*). We also participate in business discussion forums on the topic and publicize our actions and results.

Sustainable Constructions

The Headquarters, Radar and Campinas Data Center buildings are certified by ISO 14001 and recognized by external auditors as benchmarks in environmental management. The Granja Viana Branch, in Cotia (state of São Paulo), was the first project in South America to obtain the LEED (Leadership in Energy and Environmental Design) certification in 2007. Our main administrative buildings in São Paulo, Headquarters and Campinas Data Center, also have that same certification.

²⁸ Emissions data for 2018 will be published by May 2019 and can be found on the GHG Protocol website.

Supplier Management



All acquisitions of goods and services are carried out with approved suppliers who must meet minimum requirements for legal, fiscal, tax and reputational suitability, in addition to environmental and social standards. In 2018, we had more than 3,000 active suppliers.

We have compliance-related internal policies and procedures applicable to suppliers, which are used from the acquisition and approval process, as well as during the contract term. Among our regulations are the Corporate Framework for Outsourcing and Agreements with Third Parties, the Supplier Relationship and Approval Policy, the [Code of Conduct for Suppliers](#) and contractual clauses on social and environmental responsibility. The Global Compact guidelines — an initiative of the United Nations (“UN”) — are present in the competition, approval and acquisition process.

During the approval process, high-criticality suppliers, considered to pose a greater risk to our business, are visited by a specialized consultancy that analyzes the data reported by suppliers in the “Supplier Qualification Index (IQF)” questionnaire, which includes operational, administrative, financial, fiscal, legal, governance, environmental and social aspects, such as the risk of use of child, forced or compulsory labor.

In 2018, we worked with 620 suppliers regarded as critical (19% of the total), 3.5% of which (Tier+) underwent IQF-based compliance visits due to their

high criticality. The formalization of this relationship is made through contracts with clauses on Social and Environmental Responsibility.

Furthermore, we promote the Suppliers Forum, which is responsible for ensuring proper implementation and compliance with the Corporate Framework for Outsourcing and Agreements with Third Parties and the Supplier Management Policies and Regulations of the Brazilian Central Bank. The forum evaluates and approves new outsourced services, and deliberates on relevant events and incidents associated with suppliers or third parties.

We also have a [Suppliers page](#) on our institutional website where we provide management information and procedures related to operational risks, social and environmental requirements for procurement processes, products and services that can help companies working with the Bank to become more sustainable, guidelines on good practices and sustainability courses, on top of being a channel for suggestions, complaints and queries.

In 2017, we joined the CDP (Carbon Disclosure Project) Supply Chain initiative, with the goal of engaging our suppliers to make their businesses more efficient and prepared for the low-carbon economy. In 2018, 250 suppliers were invited to participate in the project. Of this total, 117 companies answered the questionnaire, a 48% ratio, with 31 suppliers responding for the second year in a row.

Social and Cultural Investment



Education

Through [Santander Universities](#) we offer initiatives focused on granting national and international scholarships, entrepreneurial development programs and the execution of internship and employment programs in partnership with Universia. More than 4,600 scholarships were awarded in 2018, with an investment of R\$ 29.9 million.

Another important initiative to support education is [Universia](#), the leading Ibero-American university network. The Santander Group has been promoting Universia since its foundation. In Brazil, there are 403 participating universities and 465 job portals with over 326,000 job positions. In 2018, Universia Brazil recruited 3,084 students for internships and had more than 15.2 million unique users on its portal.

Social Investment

In 2018, we helped around 75,000 people through four social programs:

Amigo de Valor Program: we mobilized Santander’s employees, customers and suppliers to direct part of their Income Tax due to Child and Adolescent Rights Councils. We also make our own annual contribution by directing 1% of the Bank’s Income Tax due. We fulfilled the commitments made in 2018 to monitor project development and mobilize resources for the new cycle of the program. In 2018, we allocated approximately R\$ 14 million to 67 projects.

Parceiros em Ação Program: we promoted training, specialized support and financial education for entrepreneurs, customers and non-customers, from low-income regions where our Microcredit program is offered. In 2018, more than 2,000 people were trained.

Parceiro do Idoso Program: we encouraged our customers and suppliers to allocate part of their Income Tax due to Municipal Funds of Elderly Rights; we also allocated resources from our own Income Tax due. In 2018, our campaign raised R\$ 5.8 million, targeting 15 initiatives.

Programa Escola Brasil (“PEB”): for more than 20 years, we have facilitated and encouraged volunteering by our employees. We have promoted “SDGs” (Sustainable Development Goals) in public schools in cities where we operate. We allow employees to dedicate up to four hours a month of their work schedule to the “PEB”. In 2018, we had 1,241 volunteers.

Cultural Investment

We understand that one way to contribute to communities’ future is by promoting the expansion and access to culture through institutional actions, cultural units and the sponsorship of programs and projects.

Coleção Santander Brasil: we work on preserving, expanding and disseminating visual arts and institutional memory, assets of Banco Santander Brasil.

Farol Santander: a cultural pole that fosters leisure and entrepreneurship. It was inaugurated at the beginning of 2018, revitalizing São Paulo’s historic downtown district.

Santander Cultural in Porto Alegre: it has enriched the cultural scene in the capital of the state of Rio Grande do Sul since 2001, promoting and supporting local artists and actions focused on entrepreneurship, fashion, gastronomy, culture and leisure. The space has hosted visual arts exhibitions, shows and films in daily sessions for 17 years.

Teatro Santander: a space with state-of-the-art structure and technology in São Paulo. The exterior walls of our Headquarters and Theater are also part of engagement actions, and throughout the year they turned into showcases to alert the population to important topics, such as breast cancer prevention and Black Consciousness Week.

Projects and Sponsorships: we encourage projects that foster entrepreneurship, sports and culture, such as the Inimá de Paula Museum and the Museum of Tomorrow, among others that stimulate innovation and contribute to the prosperity of people and businesses.

Santander Brasil social and cultural investment (R\$ thousands)

	Amount Invested			Incentivized			Non-Incentivized		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
Culture	44,480	60,045	35,384	23,358	26,428	23,250	21,122	33,618	12,134
Children, adolescents and elderly rights	7,128	8,890	2,710	4,837	4,018	2,645	2,291	4,872	65
Education	46,699	54,714	97,690	21,873	24,621	44,573	24,826	30,093	53,118
Entrepreneurship and Income Generation	1,620	870	765	544	392	765	1,075	478	0
Sports	8,543	14,374	11,884	4,720	6,371	6,835	3,823	8,002	5,049
Environment	33	-	640	15	0	552	18	0	88
Other	1,016	239	3,652	400	52	2,741	616	187	911
Health ²⁹	-	4,773	4,472	-	2,257	4,450	0	2,516	23
Total	109,517	143,905	157,197	55,745	64,138	85,810	53,772	79,767	71,388
% of the managerial net profit³⁰	1.5	1.4	1.3						

²⁹ We started to track the health line in 2017.

³⁰ The percentages referring to the net profit for 2016 and 2017 have been adjusted from the amounts presented in previous years, since we started calculating these figures based on the managerial net profit disclosed in the BR-GAAP Earnings Release (values in millions: R\$ 12,398 for 2018; R\$ 9,953 for 2017 and R\$ 7,339 for 2016).



Transformation through Business

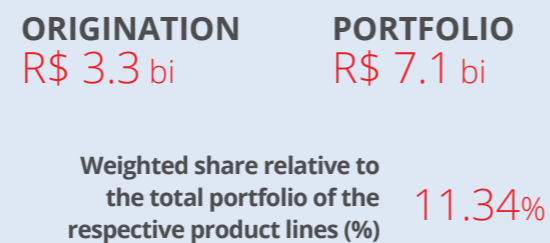
Social and Environmental Business

We have products and services that enable social and environmental business for the segments in which we operate, from individuals to large companies. We seek to foster businesses that generate positive impacts and promote solutions related to responsible agribusiness, energy efficiency, reduction of greenhouse gas emissions, cleaner production, more sustainable buildings, accessibility reforms and support for entrepreneurship.

In 2018, we disbursed R\$ 3.3 billion in Social and Environmental Business, considering Retail (Individuals and Companies), Responsible Agribusiness, Santander Financiamentos, Corporate, SCIB, Project Finance and Microcredit. With the launch of the Solar CDC, which enables individuals, companies and agribusiness customers to finance solar energy generation equipment, coupled with growth in financing of these types of equipment through Santander Financiamentos and Retail, we saw a 151% increase in disbursements for this segment compared to the previous year.

The social and environmental share was calculated taking into account the weight of social and environmental products in each product line and their respective total portfolios.

Social and Environmental Business Total



Clean Energy

We disbursed approximately R\$ 1.4 billion³¹ in the year, considering product offerings to promote renewable, wind and photovoltaic energy, as well as small hydroelectric plants (SHPs).

We have a complete portfolio of solutions, from large project advisory (Project Finance) to direct financing to end consumers of photovoltaic panels for self-generation of energy.

³¹ Does not consider Green Bonds and Project Finance Advisory.

In 2018, we announced a new credit offer, in partnership with the Development Bank of Latin American (“CAF”), for the purchase of solar energy generation equipment, geared towards individuals and business customers. The aim of this offer is to boost the expansion of the generation market and the use of clean energy in the country.

This year we financed over 2,000 photovoltaic systems through new products and communications.

Through Project Finance - Financial Advisory, we are leaders in financial advisory for infrastructure project financing in Brazil, according to the Dealogic ranking. In 2018, we financed approximately R\$ 1.2 billion and advised on energy projects in the infrastructure segment worth R\$ 1 billion.

We also participated in Green Bond issuances totaling R\$ 621 million in projects related to energy efficiency.

Responsible Agribusiness

In Responsible Agribusiness, we have our own credit lines and lines from the Brazilian Development Bank (“BNDES”) to modernize the agricultural sector as well as stimulate production techniques with lower social and environmental impact and low carbon. Through the BNDES lines, we disbursed R\$ 396.1 million in the year.

We also promote customer training events on issues such as good practices pertaining to soil, water, waste, energy, climate change,

the Brazilian Forest Code and the Rural Environmental Registry. In 2018, we held ten events that trained about 230 people.

In partnership with Bunge and The Nature Conservancy (“TNC”), we announced the development of a financing mechanism for Brazilian soybean producers to foster agricultural production without deforestation or conversion of native vegetation, promoting long-term loans to producers committed to meeting those goals. The financing program will be implemented as a pilot with approximately US\$ 50 million.

Other Social and Environmental Businesses

We also have credit lines that allow our customers to acquire solutions (such as rainwater harvesting, water and sewage treatment systems, and accessibility adaptations) that add efficiency to their business. We were the first bank to offer customers the option of financing electric bicycles. The credit can be used to purchase the product from any manufacturer and pay for it in up to 48 installments through Santander Financiamentos.

Prospera Santander Microcredit

Prospera Santander Microcredit is geared towards formal and informal microentrepreneurs, with the purpose of generating work and income. Through a 100% digital service process, in addition to products aimed at improving business management, there are customers who acquire services that were not previously offered to them, such as mortgage loans and investments.

Prospera Santander Microcredit

	Portfolio (R\$ thousands)			Origination (R\$ thousands)			Active Customers		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
Women	216,941	291,739	431,046	421,011	549,305	783,620	103,407	138,279	167,560
Men	97,025	133,469	211,558	181,305	241,584	399,352	44,951	61,931	82,772
Total	313,966	425,208	642,604	602,317	790,890	1,182,972	148,358	200,210	250,332

Diversity and Inclusion



We want to be an increasingly diverse bank, with a culture of respect, internal equality, meritocracy and innovation. Diversity plays a fundamental role in our day-to-day operations and is one of the five principles of our Code of Ethical Conduct.



In 2017, we introduced our Diversity position, defining four priority fronts: gender, race, people with disabilities and diversity of training, experiences and generations, and started a journey with several initiatives aimed at promoting a diverse and inclusive culture.

Employees

Talent has no Color

Number of Employees by Race³²

Employee Category	Asian	White	Black	Indigenous	Other
Operational	413	13,932	5,607	31	116
Administrative	561	15,596	3,781	38	87
Specialist	239	5,754	760	5	28
Managerial	32	703	49	0	6
Executive	5	265	4	0	0
Total	1,250	36,250	10,201	74	237

³² Considering only permanent employees.

With the goal of continuing to promote racial diversity, we challenged ourselves to increase the share of blacks to 23% of the total number of employees in 2018³³. We have fulfilled 100% of our commitment through attraction and development actions aimed at this public, in addition to establishing partnerships to boost these initiatives. For 2019, our goal is to reach 24%³⁴.

Competence has no Gender

Women account for 59% of the organization and hold 25% of leadership positions. In 2018, we set a goal³⁵, which was partially achieved, of increasing female share in leadership to 28% by 2018. For 2019, our commitment is to reach 26% through actions such as fostering women's groups and internal dialogue spaces, monitoring successors identified for leadership positions and training actions focused on communication³⁶.

³³ In 2017, we made a public commitment in our Annual Report: reaching 22% of black employees by 2019. Over the course of the year, this goal was adjusted.

³⁴ This paragraph considers the following companies: Banco Santander (Brasil) S.A., Aymoré Crédito, Financiamento e Investimento S.A. and Santander Corretora de Seguros, Investimento e Serviços S.A.

³⁵ In 2017, we made a public commitment in our Annual Report: reaching 24% of women in executive positions by 2019. Over the course of the year, this goal was expanded.

³⁶ This paragraph considers the following companies: Banco Santander (Brasil) S.A., Aymoré Crédito, Financiamento e Investimento S.A. and Santander Corretora de Seguros, Investimento e Serviços S.A.

Employee Diversity – Gender³⁷

Employee Category	Female	Male
Operational	13,228	6,871
Administrative	11,336	8,727
Specialist	2,711	4,075
Managerial	227	563
Executive	68	206
Total	27,570	20,442

Skill has no Limit

As required by law, since 2012 we have maintained a 5% share of people with disabilities at Banco Santander Brasil S.A., today representing 5.1% of our employees. Since 2017, our goal has been to strengthen the development of these professionals, so that they can advance in their careers on an equal footing with others.

Customers

Financial Inclusion

Prospera Santander Microcredit is present in more than 580 Brazilian towns. We currently serve 309 towns with a low or very low Human Development Index (“HDI”), offering credit to entrepreneurs from these regions, which are the most economically disadvantaged in the country.

In 2018, women accounted for 67% of total active customers.

Learn more about Prospera on page 23.

Learn more about our expansion into Brazil's countryside on page 10 of the [Annual Report](#) and for information on the expansion of our Agro Stores, please refer to page 14.

Products and Services

Through Santander Financiamentos, we make the Accessibility CDC available to customers and

³⁷ Considering only permanent employees.

non-customers, individuals or businesses, to finance the purchase of accessibility equipment, lifting platforms, wheelchairs, hearing aids and vehicle adaptation. In 2018, we disbursed more than R\$ 56 million through this credit line.

Specifically for individuals, the Social and Environmental CDC can be used to make installment purchases and installation of accessibility-related solutions such as wheelchairs, adapted elevators, winches, hearing aids, prostheses, rehabilitation equipment, small electric vehicles (such as bicycles), construction of access ramps and renovations.

In 2018, we obtained R\$ 200 million from the Development Bank of Latin American (“CAF”) to boost women's financial inclusion. The line was used in working capital operations and aimed at developing female-controlled Small and Medium-sized Enterprises (“SMEs”).

Accessibility

With the end of accessibility renovations at our Fernando de Noronha branch, all our branches follow accessibility criteria, and new interventions are carried out whenever necessary to ensure that these requirements are met. Revitalization works at Digital Generation and Farol Santander were delivered in 2018, with upgraded accessibility features in these buildings, modeled after our Headquarters, which received the “Guia de Rodas” certification in 2017. Both buildings have initiated the process to receive this certification, which attests its accessibility and that its employees are prepared to receive people with disabilities. Also in 2018, we started revitalizing Radar by retrofitting access ramps, ratchets, signs and building a platform with accessibility to the helipad for the disabled.

As for our service channels, the Customer Service Department and the Ombudsman's Office provide specific numbers to assist customers with speech and hearing impairments through the Customer Service – SAC (0800 7710401) and Ombudsman's Office (0800 7710301), covering the entire country and providing a range of services, including complaints and cancellations.

Financial Education



Lack of knowledge about the use of banking products and services can affect people's financial health and quality of life. When affordable and well-used, financial products and services can foster entrepreneurship, job creation, conscious consumption and the population's quality of life. Based on the guidelines of the National Strategy for Financial Education ("ENEF"), we are committed to acting as partners in the prosperity of our customers, employees and society. We provide several tools to assist our customers in their decision-making process. In 2018, our initiatives trained approximately 13,000 people in topics related to financial education. Our Customer Relationship Policy and the Social and Environmental Responsibility Policy offer guiding principles on the theme.

Customers

We promote our customers' financial health by providing guidance on the correct use of products and making information readily available at the time of decision making.

With the goal of seeking financial reorganization and avoiding delinquency, we set credit limits that consider each customer's income and payment capacity. We also have initiatives to offer safer credit lines and propose debt refinancing. Learn more about our debt renegotiation campaign on page 9 of the [Annual Report](#).

The characteristics of Santander Master, known in the market as "special check" (overdraft line of credit), have been massively communicated and the product information contains a description of its correct use on the Bank's website.

We offer customers an array of digital tools and apps that can help with financial management. Customers can receive investment tips and have a consolidated

overview of all loans and financing obtained directly through the Santander app for individuals. The Santander Way app was the first one in Brazil to give customers the ability to monitor purchases made with the card, request higher credit limits, order new cards and detail expenses by type. We also send out alerts on upcoming due dates to lower interest costs on late payments.

Furthermore, we hold lectures on financial education for employees of companies that have their payrolls handled by the Bank. In 2018, more than 6,000 people had access to this content.

Loans granted to entrepreneurs through Prospera Santander Microcredit is accompanied by guidance throughout the lending period. On top of that, Prospera agents give lectures on the basics of business and personal financial education for customers and interested people. Through the *Parceiros em Ação* program, in partnership with the Entrepreneurial Alliance, we offer training in management methodology and financial education. In 2018, we provided free training in person to more than 2,000 entrepreneurs, including customers and non-customers.

As part of Santander *Negócios & Empresas'* offer, we have the *Avançar* Program, which provides online content such as courses, videos and news, as well as face-to-face events that support companies in a number of management and strategy areas. The program also has tools for trainee recruitment and selection, and international market expansion. Moreover, the *Avançar* Program has partners in the fields of business education and digital environment that offer special payment conditions to Santander *Negócios & Empresas'* customers.

Employees

We invest in financial education training for our employees, so that they can apply the concepts in their own personal lives as well as provide customers with proper guidance.

For our employees to have a healthy financial life, financial education is part of the services provided by the Programa de Apoio Pessoal Especializado ("PAPE").

Society

We provide information on banking products and services in a simple and fast way through our portal and social networks.

Volunteers from our corporate volunteering program, the Escola Brasil Program ("PEB"), conduct financial education lectures at partnering public schools, including students, school staff, parents and community members. During the "ENEF Week", PEB

volunteers trained more than 2,600 of our payroll customers on the subject.

In 2018, we had the goal of developing an online course to help customers understand credit and strengthen financial education multipliers who hold customer lectures. We also sought to provide an exclusive online space for financial education. Both goals have been fully achieved. We expanded the scope of the online course and developed a new financial education material for multipliers, who were also trained on this new content to conduct their lectures. At the end of 2018, we created a [space for financial education](#) on our website, with general guidelines on the subject.

Digital Innovation



Santander has always invested in technology, especially in tech that can truly change customers' lives, capable of identifying complex problems and providing innovative solutions to people.

Instead of offering a unidirectional digital model, we believe that the best services are defined by the combination and convenience of hybrid channels (physical and digital) available to our customers, who can choose the Bank channel they want to engage through.

We ended the year with more than 11 million digital customers.

Over 8 million customers have enabled their digital identification through biometrics, ensuring greater security and convenience when using our services at branches and ATMs, without the need to present a credit or debit card.

We have an administrative building, Santander Digital Generation, dedicated to our technology teams, which are focused on conducting the digital transformation we are experiencing. It's also a new space to generate more innovation, collaboration and coworking.

We work with the "Agile" methodology for our projects, involving multidisciplinary teams with employees from the business and technology areas with the autonomy needed to adapt to changing circumstances and demands. In 2018, we had more than 1,700 professionals working on 200 agile teams, applying continuous integration techniques that improve the synergy between our development team (coding and testing) and the operations team (deployment).

We have also implemented a number of digital solutions for customers to access our products and services through a variety of digital and non-digital channels, such as:

- Product and service availability across all channels, according to customers' convenience;
- Offering customers autonomy to meet their needs through digital channels;
- Integration of all service channels to ensure that customers have a connected experience, regardless of the channel chosen.

During the year, we hosted 29 Digital Talks, encouraging our employees to think and act "outside the box" through best practices in the digital universe, with themes ranging from big data to social responsibility.

We want to have teams that reinvent themselves all the time, adapting and keeping up with the speed of today's world. We have expanded our projects geared towards the digital world and new ways of connecting with customers. We also have innovation pillars to deliver financial consulting that is ever closer to what our customers want. Therefore, innovation is a priority for us, permeating the entire Organization.

Assurance Report

Independent auditor's limited assurance report on information related to sustainability included in the 2018 Indicators Handbook

To the Board of Directors and Stockholders
Banco Santander (Brasil) S.A.
São Paulo - SP

Introduction

We have been engaged by Banco Santander (Brasil) S.A. ("Bank") to present our limited assurance report on the compilation of the information related to sustainability included in the Bank's 2018 Indicators Handbook for the year ended December 31, 2018.

Responsibilities of the Company's management

The Bank's management is responsible for the preparation and fair presentation of the information included in the 2018 Indicators Handbook, in accordance with the Global Reporting Initiative (GRI Standards) and for such internal control as it determines is necessary to enable the preparation of information free from material misstatement, whether due to fraud or error.

Independent auditor's responsibilities

Our responsibility is to express a conclusion on the information included in the 2018 Indicators Handbook based on our limited assurance engagement carried out in accordance with the Technical Communication CTO 01, "Issuance of an Assurance Report related to Sustainability and Social Responsibility", issued by the Federal Accounting Council (CFC), based on the Brazilian standard NBC TO 3000, "Assurance Engagements Other than Audit and Review", also issued by the CFC, which is equivalent to the international standard ISAE 3000, "Assurance engagements other than audits or reviews of historical financial information", issued by the International Auditing and Assurance Standards Board (IAASB). Those standards require that we comply with ethical and independence requirements, and other responsibilities, including in relation to the application of the Brazilian Standard on Quality

Control (NBC PA 01) and, therefore, the maintenance of a comprehensive quality control system, including documented policies and procedures regarding the compliance with the applicable ethical requirements, professional standards and legal and regulatory requirements.

Moreover, the aforementioned standards require that the work be planned and performed to obtain limited assurance that the information included in the 2018 Indicators Handbook, taken as a whole, is free from material misstatement.

A limited assurance engagement conducted in accordance with the Brazilian standard NBC TO 3000 and ISAE 3000 mainly consists of making inquiries of management and other professionals of the entity involved in the preparation of the sustainability information, as well as applying analytical procedures to obtain evidence that enables the issue of a limited assurance conclusion on the information taken as a whole. A limited assurance engagement also requires the performance of additional procedures when the independent auditor becomes aware of matters that lead the auditor to believe that the information taken as a whole might present significant misstatements.

The procedures selected are based on our understanding of the aspects related to the compilation and presentation of the information included in the 2018 Indicators Handbook, other circumstances of the engagement and our analysis of the areas in which significant misstatements might exist. The following procedures were adopted:

- (a) planning the work, taking into consideration the materiality and the volume of quantitative and qualitative information and the operating

and internal control systems that were used to prepare the information included in the Bank's 2018 Indicators Handbook;

- (b) understanding the calculation methodology and the procedures adopted for the compilation of indicators through interviews with the managers responsible for the preparation of the information;
- (c) applying analytical procedures to quantitative information and making inquiries regarding the qualitative information and its correlation with the indicators disclosed in the information included in the 2018 Indicators Handbook;
- (d) comparing the financial indicators with the financial statements and/or accounting records.

The limited assurance engagement also included application of procedures to assess compliance with the Global Reporting Initiative (GRI Standards) applied in the compilation of the information related to sustainability included in the 2018 Indicators Handbook.

We believe that the evidence we obtained is sufficient and appropriate to provide a basis for our limited assurance conclusion.

Scope and limitations

The procedures applied in a limited assurance engagement are substantially less detailed than those applied in a reasonable assurance engagement, the objective of which is the issuance of an opinion on the sustainability information included in the 2018 Indicators Handbook. Consequently, we were not able to obtain reasonable assurance that we would become aware of all significant matters that might be identified in an assurance engagement, the objective of which is the issue of an opinion. Had we performed an engagement with the objective of issuing an opinion, we might have identified other matters and possible misstatements in the information related to sustainability included in the 2018 Indicators Handbook. Therefore, we do not express an opinion on this information.

Non-financial data are subject to more inherent limitations than financial data, due to the nature and diversity of the methods used to determine, calculate and estimate these data. Qualitative interpretations of the relevance, materiality and accuracy of the data

are subject to individual assumptions and judgments. Furthermore, we did not carry out any work on the data reported for prior periods, nor future projections and goals.

The preparation and presentation of the sustainability indicators were performed pursuant to the criteria of the GRI-Standards and, therefore, do not aim to provide assurance with regard to the compliance with social, economic, environmental or engineering laws and regulations. However, the aforementioned standards establish the presentation and disclosure of possible cases of non-compliance with such regulations when sanctions or significant fines are applied. Our limited assurance report should be read and understood in this context, which is inherent to the criteria selected (GRI Standards).

Conclusion

Based on the procedures performed, described herein, no matter has come to our attention that causes us to believe that the information included in the 2018 Indicators Handbook of Banco Santander (Brasil) S.A. has not been compiled, in all material respects, in accordance with the Global Reporting Initiative (GRI Standards).

São Paulo, March 19, 2019.

PricewaterhouseCoopers
Auditores Independentes
CRC 2SP000160/O-5

Evandro Carreras
Contador CRC 1SP176139/O-0

GRI Content Index

GENERAL DISCLOSURES

GRI Standard	Disclosure Item	Comments, page, link and/or reason for omission	UN Sustainable Development Goals
GRI 101: Foundation 2016			
GRI 102: General Disclosures 2016			
Organizational profile	102-1 Name of the organization	Banco Santander (Brasil) S.A.	-
	102-2 Activities, brands, products, and services	Investor Relations Annual Report , page 24	8.10
	102-3 Location of headquarters	Avenida Presidente Juscelino Kubitschek, nº 2235/2041, Bloco A, Vila Olímpia, City of São Paulo, State of São Paulo	-
	102-4 Location of operations	Santander Brasil operates in all Brazilian states and has a branch (Grand Cayman) on the Cayman Islands and a branch in Luxembourg.	8.10
	102-5 Ownership and legal form	Santander Brasil is a Corporation / Financial Institution Santander in Brazil	-
	102-6 Markets served	Santander in the World Investor Relations	1.4, 8.10
	102-7 Scale of the organization	Investor Relations Results Center	-
	102-8 Information on employees and other workers	Page 13	8.5, 10.2, 10.4
	102-9 Supply chain	Page 20	16.6
	102-10 Significant changes to the organization and its supply chain	There were no significant changes to the supplier hiring and management process	
	102-11 Precautionary Principle or approach	Integrated Risk Management	10.5, 16.6
	102-12 External initiatives	Commitments	17.6, 17.17
	102-13 Membership of associations	Participation in Forums	17.6, 17.17
Strategy	102-14 Statement from senior decision-maker	Annual Report , page 6	-
	102-15 Key impacts, risks, and opportunities	Integrated Risk Management Risk Management	10.5, 16.6
Ethics and Integrity	102-16 Values, principles, standards, and norms of behavior	Code of Ethical Conduct Annual Report , page 7	10.5, 16.5, 16.6, 16.10
	102-17 Mechanisms for advice and concerns about ethics	Page 7	10.5, 16.5, 16.6, 16.7, 16.10

GRI Standard	Disclosure Item	Comments, page, link and/or reason for omission	UN Sustainable Development Goals
Governance	102-18 Governance structure	Management	16.6
	102-20 Executive-level responsibility for economic, environmental, and social topics	Page 7	10.5, 12.6, 16.6
	102-22 Composition of the highest governance body and its committees	Management	16.6
	102-35 Remuneration policies	Page 6	5.5, 8.5, 8.8, 10.4, 16.6
Stakeholder Engagement	102-40 List of stakeholder groups	Page 4	12.6, 16.6
	102-41 Collective bargaining agreements	All employees of the Bank are subject to the rules and conditions set forth in the Collective Labor Agreement. The current collective agreement refers to the 2016/2018 period.	8.5, 8.8
	102-42 Identifying and selecting stakeholders	Page 4	12.6, 16.6
	102-43 Approach to stakeholder engagement	Page 4	12.6, 16.6
	102-44 Key topics and concerns raised	Page 5	12.6, 16.6
	102-45 Entities included in the consolidated financial statements	Financial Statements	12.6, 16.6
Reporting Practice	102-46 Defining report content and topic Boundaries	Page 4	12.6, 16.6
	102-47 List of material topics	Page 5	12.6, 16.6
	102-48 Restatements of information	All restated information are indicated along with their respective disclosure items	-
	102-49 Changes in reporting	Pages 4 and 5	-
	102-50 Reporting period	The 2018 Indicators Book contains information about Santander Brasil from January 1 st to December 31 st , 2018	-
	102-51 Date of most recent report	2018	-
	102-52 Reporting cycle	Annual	-
	102-53 Contact point for questions regarding the report	To clarify any doubts or submit suggestions, please contact sustentabilidade@santander.com.br	-
	102-54 Claims of reporting in accordance with the GRI Standards	Page 3	-
	102-55 GRI content index	Page 31	-
	102-56 External assurance	The limited assurance process was conducted by an independent organization in accordance with NBC TO 3000 and ISAE 3000. The Limited Assurance Letter is available on page 29	10.5

TOPIC-SPECIFIC DISCLOSURES

Theme and Material Topic	Material Topic Boundary	Disclosure Item	Comments, page, link and/or reason for omission	UN Sustainable Development Goals	
Theme: Responsible Internal Management					
Topic: Corporate Governance	Internal: Bank and Employees	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Santander's view on the topic	
		GRI 103: Management Approach 2016	103-2 The management approach and its components	Corporate Governance page on the IR website	5.5, 5.c, 8.5, 8.8, 10.2, 10.4, 10.5, 12.6, 16.5, 16.6, 16.7, 16.b
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach	Financial Statements, Page 12	
	External: Customers, Shareholders, Suppliers and Society	GRI 405: Diversity and equal opportunity 2016	405-1 Diversity of governance bodies and employees	Page 6	5.5, 5.c, 8.5, 10.2, 16.b
		GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	Page 6	16.5, 16.6, 16.7
		GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Annual Report, Page 7	
Topic: Ethical Management	Internal: Bank and Employees	GRI 103: Management Approach 2016	103-2 The management approach and its components	Page 7	10.5, 16.5, 16.6, 16.7, 16.10
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach	Page 7	
		GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Page 8	16.5, 16.6, 16.7
	External: Customers, Shareholders, Suppliers and Society	GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	Page 7	16.5, 16.6, 16.7
		GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary	Page 8	
		GRI 103: Management Approach 2016	103-2 The management approach and its components	Page 8	8.3, 8.5, 8.7, 8.10, 9.3, 16.1, 16.2
Topic: Culture and Risk Management	Internal: Bank	GRI 103: Management Approach 2016	103-3 Evaluation of the management approach	Page 8	
		Santander Disclosure Item	STD3 Profile indicators of the loan and financing offer (RSA)	Page 9	8.3, 8.10, 9.3
		GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Page 8	8.7, 16.1, 16.2
	External: Customers, Shareholders, Suppliers and Society	GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Page 8	8.5, 8.7

Theme and Material Topic	Material Topic Boundary	Disclosure Item	Comments, page, link and/or reason for omission	UN Sustainable Development Goals
Topic: Economic Performance	Internal: Bank and Employees	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Page 10	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Page 10	8.1, 8.3, 8.4, 8.10, 12.2, 12.5, 12.6, 13.1, 13.3, 13.b
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Page 10	
		GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed Page 10	8.1, 8.3, 8.10
		GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change Page 10	8.4, 12.2, 12.5, 12.6, 13.1, 13.3, 13.b
Topics: Fair and Transparent Products and Services and Customer Relationship	Internal: Bank	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Page 11	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Page 12	10.3, 16.3, 16.6, 16.7, 16.10
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Pages 11 and 12	
		GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling Page 12	16.6, 16.7
		Santander Disclosure Item	STD12 Complaints in Service Channels Page 11	10.3, 16.3, 16.10
Topic: Information Security	Internal: Bank	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Pages 12 and 13	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Privacy Police	16.3, 16.6, 16.7
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Page 13	
		GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data Confidential	16.3, 16.6, 16.10
		Sustainability Accounting Standards Board (SASB)	FN0101-07 Discussion of management approach to identifying and addressing vulnerabilities and threats to data security Pages 12 and 13	16.3, 16.6, 16.10

Theme and Material Topic	Material Topic Boundary	Disclosure Item	Comments, page, link and/or reason for omission	UN Sustainable Development Goals
Topic: People Management	Internal: Bank and Employees	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Page 13	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Pages 14 to 16	3.7, 5.6, 5.c, 8.5, 8.8, 10.2, 10.3, 10.4, 10.5, 16.6, 16.b
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Pages 14 and 15	
		GRI 401: Employment 2016	401-1 New employee hires and employee turnover Page 17	8.5, 8.6, 10.2, 10.3, 10.4
		GRI 401: Employment 2016	401-3 Return to work and retention rates of employees that took parental leave Page 17	3.7, 5.6, 5.c, 8.5
		GRI 403: Occupational health and safety 2016	403-2 Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities Page 17	8.8
		GRI 401: Employment 2016	404-1 Average hours of training per year per employee Page 15	4.3, 4.4, 8.5
		GRI 401: Employment 2016	404-3 Percentage of employees receiving regular performance and career development review Page 15	5.1, 8.5, 10.3
		Santander Disclosure Item	STD4 Employees trained by Theme Page 15	4.3, 4.4, 4.7, 8.5
		Topic: Environmental Management	External: Society	GRI 103: Management Approach 2016
GRI 103: Management Approach 2016	103-2 The management approach and its components Page 18			3.9, 6.4, 6.5, 7.2, 7.3, 8.4, 11.6, 12.2, 12.4, 12.5, 13.1, 13.2, 13.3
GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Page 19			
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions Page 19			3.9, 11.6, 12.2, 12.4, 13.1, 13.2, 13.3
GRI 305: Emissions 2016	305-2 Energy indirect (Scope 2) GHG emissions Page 19			11.6, 12.2, 13.1, 13.2, 13.3
GRI 305: Emissions 2016	305-3 Other indirect (Scope 3) GHG emissions Page 19			11.6, 12.2, 13.1, 13.2, 13.3
GRI 305: Emissions 2016	305-4 GHG emissions intensity Page 19			11.6, 12.2, 13.1, 13.2, 13.3
GRI 305: Emissions 2016	305-5 Reduction of GHG emissions Page 19			11.6, 12.4, 13.1
GRI 302: Energy 2016	302-1 Energy consumption within the organization Page 18			7.2, 7.3, 8.4, 11.6, 12.2, 13.1
GRI 302: Energy 2016	302-4 Reduction of energy consumption Page 18			7.2, 7.3, 8.4, 12.2
GRI 303: Water 2016	303-1 Water withdrawal by source Page 18	6.4, 6.5, 11.6, 12.2		
GRI 306: Effluents and waste 2016	306-2 Waste by type and disposal method Page 19	11.6, 12.2, 12.4, 12.5		

Theme and Material Topic	Material Topic Boundary	Disclosure Item	Comments, page, link and/or reason for omission	UN Sustainable Development Goals
Topic: Supplier Management	Internal: Bank External: Suppliers and Society	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Supply Chain	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Page 20	5.2, 8.4, 8.5, 8.7, 12.6, 16.1, 16.2, 16.3, 16.6, 16.7, 16.b
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Page 20	
		GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria Page 20	8.4, 12.6, 16.6, 16.7
		GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor Page 20	8.7, 16.1, 16.2
		GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor Page 20	8.5, 8.7
		GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria Page 20	5.2, 12.6, 16.2, 16.3, 16.6, 16.7, 16.b
Topic: Social and Cultural Investment	Internal: Bank External: Customer and Society	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Annual Report: Pages 20 e 21	1.4, 4.3, 4.7, 4.b, 4.c, 8.6, 8.10, 9.3, 10.2, 10.5, 11.4, 17.16, 17.17
		GRI 103: Management Approach 2016	103-2 The management approach and its components Page 21	
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Annual Report: Pages 20 e 21	
		Santander Disclosure Item	STD7 Social and Cultural Investment Page 21	4.7, 11.4, 17.16, 17.17
		GRI 203: Indirect Economic Impacts 2016	203-2 Indirect Economic Impacts Pages 20 and 21	1.4, 4.3, 4.b, 4.c, 8.6, 8.10, 9.3, 10.2, 10.5, 17.16, 17.17
Theme: Transformation through Business				
Topic: Social and Environmental Business	Internal: Bank External: Customers, Shareholders and Society	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Annual Report, Pages 14 and 15	1.4, 2.3, 2.4, 2.a, 4.3, 4.4, 4.b, 4.c, 5.a, 7.1, 7.2, 7.3, 7.a, 7.b, 8.3, 8.6, 8.10, 9.2, 9.3, 9.4, 9.5, 9.a, 10.2, 10.5, 12.2, 12.6, 17.6, 17.17
		GRI 103: Management Approach 2016	103-2 The management approach and its components Page 22	
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Pages 22 and 23	
		GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported Pages 22 and 23	4.4, 4.b, 7.1, 7.2, 7.3, 7.a, 7.b, 8.6, 8.10, 9.5, 9.a
		GRI 203: Indirect Economic Impacts 2016	203-2 Indirect Economic Impacts Page 23	1.4, 4.3, 4.b, 4.c, 8.6, 8.10, 9.3, 10.2, 10.5, 17.16, 17.17
		G4 Sector Supplement: Financial Services	G4-FS8 Monetary value of products and services designed to deliver a specific environmental benefit, for each business line, broken down by purpose Page 22	2.3, 2.4, 2.a, 7.1, 7.2, 7.3, 7.a, 7.b, 8.3, 8.10, 9.2, 9.4, 9.a, 12.2, 12.6
		Santander Disclosure Item	STD2 Disbursement and number of active customers/Prospera Santander Microcredit operations Page 23	1.4, 5.a, 8.3, 8.10, 9.3, 9.a, 10.2

Theme and Material Topic	Material Topic Boundary	Disclosure Item	Comments, page, link and/or reason for omission	UN Sustainable Development Goals
Topic: Diversity and Inclusion	Internal: Bank and Employees External: Society	GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Page 24	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Pages 24 and 25	1.4, 5.5, 5.a, 5.c, 8.3, 8.5, 8.10, 9.3, 9.a, 10.2, 10.3, 16.b
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Pages 24 and 25	
		Santander Disclosure Item	STD1 Percentage of women in leadership positions Page 24	5.5, 5.c, 10.3, 16.b
		G4 Sector Supplement: Financial Services	G4-FS13 Access points in low-populated or economically disadvantaged areas by type Page 25	1.4, 5.a, 8.3, 8.10, 9.3, 9.a, 10.2
		G4 Sector Supplement: Financial Services	G4-FS14 Initiatives to improve access to financial services for disadvantaged people Page 25	1.4, 8.10, 9.a, 10.2
		GRI 405: Diversity and equal opportunity 2016	405-1 Diversity of governance bodies and employees Pages 24 and 25	5.5, 5.c, 8.5, 10.2, 16b
		GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Page 26	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Pages 26 and 27	9.3
		GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Page 26	
Topic: Financial Education	Internal: Bank External: Customers and Society	Sustainability Accounting Standards Board (SASB)	FN0101-03 Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers Page 26	9.3
		GRI 103: Management Approach 2016	103-1 Explanation of the material topic and its Boundary Page 27	
		GRI 103: Management Approach 2016	103-2 The management approach and its components Page 28	1.4, 17.17
Topic: Digital Innovation	Internal: Bank and Employees External: Customers and Society	GRI 103: Management Approach 2016	103-3 Evaluation of the management approach Page 27	
		Santander Disclosure Item	STD13 Number of digital customers Page 27	1.4, 17.17

CREDITS

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