

Simple Personal Fair

A
Story of
continuous
trans
forma
tion

WHAT CAN
WE DO FOR
YOU TODAY?

We were the first bank to adopt NPS, basing our performance on customer satisfaction



O GLOBO

Santander faz parceria com “banco do Brics” para projetos de infraestrutura

We intensified our expansion into Brazil's countryside – we now have 36 new branches



FOLHA DE S.PAULO

Santander oferecerá desconto de 25% em dívidas atrasadas

In Rio and São Paulo, we reinvented the bank branch model with Work Café



EXAME

Santander zera taxa de carregamento da previdência privada



We facilitated access to mortgage loans by offering the lowest rate in the market



Valor

Tesouraria e varejo levam Santander a retorno de 19%



O ESTADO DE S. PAULO

Santander registra seu maior lucro anual no Brasil



REUTERS

Santander Brasil aprova R\$4,8 bi em dividendos e juros sobre capital próprio



NEGÓCIOS

Santander abre linha de crédito para equipamentos de energia solar



We promoted a future of clean energy and sustainable agriculture



BLACKWEEK

We ran an unprecedented mega promotion in Brazil



Engaged team: joy and enthusiasm even in the rain

EXAME

Santander Brasil relaciona melhora nos indicadores operacionais ao maior engajamento dos funcionários



We opened the curtains to reveal our own incredible talents



We held a super class for 7,000 students: Preparação Universia



We broke the record for contributions and solidarity in the Amigo de Valor



Culture, leisure, entrepreneurship: the first year of Farol Santander



A bank closer and closer to people

The year 2018 had a special meaning for us at Santander Brasil. In the 365 days of the year, come rain or shine, we obsessively sought to satisfy each one of our more than 24 million customers. With them, and with the support of our shareholders and employees, we expanded our business, **accelerated our sustainable growth trajectory and achieved a historic result**. In doing so, we generated wealth and helped people and businesses prosper.

Our commitment, above all, is to Brazil and Brazilians. We want to be closer and closer to people. To this end, we opened 36 branches in the countryside and we are transforming other units into coworking centers and creative coexistence spaces, such as *Work Café*. We expanded the operations of *Prospera Santander Microcrédito* to support small businesses in over 700 towns.

We brought the **digital transformation** to the core of the organization. We stood side-by-side with **entrepreneurs** and important sectors of the economy, such as **agribusiness**. We invigorated businesses such as Getnet, Cards and Santander Financiamentos. And we have just launched Pi, a new online investment platform that shows that financial peace of mind and dream fulfillment are within everyone's reach.

Our efforts to be a unique bank have been rewarded. This year, **we achieved the highest ROE in our history (21.1%), alongside a net profit of R\$ 12.4 billion**. Another success metric was the increase in **our customer satisfaction** rating on NPS (Net Promoter Score) in 2018, from 43 to 57 points. We were the first bank to disclose this indicator. This is **transparency and public commitment**. People's assessment of the service we provide is the compass that guides us.

Our strength is in the 48,000 employees who bring from home, every morning, their immense **desire to achieve**. This feeling becomes evident in engagement surveys such as Great Place to

Work, which once again placed us on the list of the best companies to work for in Brazil. And, in 2018, we organized the first edition of *O Incrível Show de Talentos*, a **celebration of the multiple qualities** – as well as of the growing diversity – of our team.

We also bet on a **more sustainable future**. We financed technologies to generate renewable energy and launched the Solar CDC. On the social front, we had record contributions from employees, customers and partners to the *Amigo de Valor* program, which dedicates financial resources to projects for children and adolescents in situations of vulnerability.

We entered 2019 celebrating the very first anniversary of *Farol Santander*, **our culture, leisure and entrepreneurship** pole that has turned into a landmark in the heart of São Paulo.

We want to foster talent not only among our employees. **We want to help people transform their lives**. And for that to happen, no tool is more powerful than education. For the first time, we gathered 7,000 high school students at *Ginásio do Ibirapuera*, in São Paulo, for *Preparação Universia*. It was the **largest education festival ever held in the country**.

Our dream is to have an increasingly greater impact on Brazil and society, offering an unparalleled experience to the customers who do business with us and transforming the professional lives of our employees in a positive way.

I could not forget to thank the trust of our customers and shareholders. To our employees, I close this message with my hand on my heart because the vibration of each one's energy and the heat of our flame illustrate what **we can expect from our Bank going forward: profitable and socially responsible growth**.

Sérgio Rial, CEO



“The historical results we obtained in 2018 are the achievement of a team of 48,000 employees who work, every single day, with an absolute focus on the customer, a sparkle in their eyes and an immense desire to achieve. We still have a long way to go, but we are ready to accelerate even further.”

Trust and Ethics – we write these words in capital letters

Our **story of continuous transformation** has generated exceptional results for our shareholders, driven by safe and solid initiatives on one hand, combined with boldness and entrepreneurial spirit on the other. We remain on the right track, supported by sound corporate governance.

The Board of Directors strives to constantly improve, counting on a structured program of continuing education on contemporary and essential themes to our business. Moreover, it incorporates practices such as veto over the accumulation of Board Chairman and Bank CEO positions. Today, **50% of our Board members are independent**, including the Chairman.

In recent years, we have expanded our diversity by hiring professionals with a wide range of backgrounds and qualifications, thereby broadening our horizons and enriching our perspectives. We also have five committees that provide technical quality and assist us in the process of steadily reviewing our work processes, in line with **best governance and management practices**.

With a more robust and active Board, we have strengthened our governance and credibility. And, for a bank, **credibility is the key to its business**. This understanding is even more crucial in these times, when criticism published on a social network has global reach. For this reason, at Santander, we write Trust and Ethics in capital letters.

The pride that our team carries within is the same that emanates from the faces of our Board members. **The transparency that we want for the country begins, at Santander, in the way we conduct our business**. The causes we support, such as diversity and sustainability, are daily practices of each one of our 48,000 employees.

That's how we create lasting benefits for our shareholders. In 2018, we announced the payment of R\$ 6.6 billion in dividends and interest on capital. We ended the year with our stock (SANB11) priced at R\$ 42.70, **an increase of 33.9% in 12 months**.

By reconciling human and economic values, we fulfill our mission of being a responsible bank. **Because, for us, there is only one way: to be simple, personal and fair.**

Álvaro A.C. de Souza, Chairman of the Board



Santander Brasil's Board of Directors. From left to right: José de Paiva Ferreira, José Luciano Duarte Penido, José Antonio Álvarez Álvarez, Sérgio Agapito Lires Rial, Deborah Stern Vieitas, Álvaro Antonio Cardoso de Souza, Deborah Patricia Wright, José Maria Nus Badía, Celso Clemente Giacometti and Conrado Engel

The world is changing and, more than changing with it, we decided to be one of the agents of this change



In recent years, Santander Brasil has embarked on a transformation story that is revolutionizing not only the industry in which we operate, but also what people expect and how they interact with their bank.

At the core of this revolution is a new work paradigm: with intelligence, speed and plurality of talents, we have magnified our impact. This is

how we are developing solutions that make everyday life easier.

We look at people's lives and how we can keep up with their transformations. That's why our concept is a question: "what can we do for you today?" More than just a tagline, it's a new mindset that reinforces our role of delivering quality services.

The courage to be in the spotlight: customer satisfaction as a key metric

It is easy to say that "the customer is always right." The difficult part is turning this idea into a concrete commitment, a daily accomplishment. That is what we do. Having the customer satisfied is our obsession.

That is why we became the first bank in the country to also base our performance on the NPS (Net Promoter Score) methodology, which measures the satisfaction and loyalty of our customers from an objective standpoint.

We decided to let our customers freely tell us what grade – on a scale from zero to ten – they award our services.

By accurately interpreting and releasing the satisfaction level of the thousands of people and companies we serve, NPS has become the primary metric to assess and improve the performance of our products, services and employees.

"Here, we work to make each one of our customers truly prosper."

Sérgio Rial,
CEO



BIGGER AND BIGGER

By expanding our base for 43 consecutive months, we reached

24.2 million active customers in 2018.

Out of this total, **5.2 million are already doing business with us frequently** – a 25% increase in one year.



We trust in the ability of our **48,000 employees** to **deliver what customers expect from us**. And Santander's team embraced the challenge with excellence: in 12 months, our **NPS has improved by 14 points, rising from 43 to 57 points**.

Our transparent relationship does not stop there. We are the bank that most encourages the responsible use of money. Instead of just offering credit, we recommended renegotiating debts. We announced the end of the load fee on all our pension products to every customer. When it came time to advertise mortgage loans, we lowered the rate, leading the entire market to reposition itself. Also, breaking with the industry standard, we held the second edition of Black Week Santander, a mega promotion featuring more than 40 discount offers on products such as residential insurance and auto financing. We had the courage to say that there is nothing “special” about the so-called “special check” (overdraft line of credit), and we explained why on national television.

We unraveled the “alphabet soup” of banking operations – explaining in our interactions with customers what CDB, CDI and IOF mean, and the impact each acronym has on their pockets. We are not interested in any kind of profit that would bring disadvantages to those who do business with us.

To ensure that the customer comes first, we transformed the way we relate to them, and took our services to where people are.

There must be an omnichannel offering, enabling a better service and a unique

experience, with synergy between digital and physical channels. It's Santander in people's pockets, in the palm of their hands, just a touch away.

Nonetheless, we believe algorithms and robots will never fully replace personal, eye-to-eye contact. We are digital, but we will never cease to be human.

That is why we reinvented the bank branch concept. Work Café, for example, provides a new service experience in a coworking space, with its doors open even on weekends in São Paulo and for those who (still) are not Santander customers. Two units are already in operation, one in the city of São Paulo and another in Rio de Janeiro, and there is lot more to come.

We are also exploring Brazil's countryside. In 2018, we opened no less than 36 branches in towns of different sizes. To go further and faster, we created the itinerant mini-branch, a temporary service station, hauled by a semi-truck and ready to engage customers in just an hour and a half. This model has been instrumental in providing faster service to the thousands of new customers we have won with each new Payroll. In addition to that, we arrived at public places, such as street markets, where we assembled our *Prospera Stand* to offer credit facilities and payment means to entrepreneurs.

Risk control is a **shared responsibility among all professionals in the Bank**, regardless of their position or line of work. We even have **our own global culture that guides us through our daily actions**, which is called Risk Pro and is used to identify threats to the business as well as to consumers.

ATACAREJO = WHOLESALE + RETAIL

To an ever-increasing extent, **Wholesale and Retail work together** to generate integrated solutions for customers.

“These community spaces are very cool. There is a connection with people, it takes away some of the ‘serious’ side of the bank, it doesn’t have that barrier at the door. It is a truly differentiated branch, a new model.”

Erica Maiera,
store chain supervisor, who has visited Work Café twice a week since its inauguration in 2018.



Untangling people's lives is the guiding principle of our digital transformation

We have delivered mobility, convenience and security in user-friendly and intuitive design tools, whether through Santander Empresas, an app for companies, or Santander Way, the first card management app launched by a major bank in the country. And we continue to challenge ourselves to implement a groundbreaking mindset, marked by constant acceleration.

We have adopted, for example, the agile methodology, whereby multidisciplinary teams come together for a project, harmonizing competencies and adding speed to the creation of solutions.

This new culture, allied to a strategy of acquiring highly promising startups, has allowed us to intensify the digitization of our portfolio and boost the efficiency of our relationship channels.

Today, digital permeates and impacts all of our businesses. From GetNet, which launched a solution to support retailers in building e-commerce platforms, to Creditas, a Brazilian fintech that offers loans with collateral, and received the first investment in the country from Santander InnoVentures, our venture capital fund.

In 2018, we launched One Pay FX in Brazil, a pioneering solution in the world that makes use of blockchain technology to enable instant international transfers for individuals. A transaction that used to take two days is now completed in two hours.



With Santander Pass we introduced a payment solution that does not require the use of a plastic card. Using Near Field Communication (NFC) technology in the form of a wristband and sticker, it is possible to carry out debit or credit transactions even if the mobile phone is running out of battery.

We have also revolutionized the way vehicles are financed in the country by automating every step of the process. Today, from simulation to signing the contract, everything is done digitally, through the Santander Financiamentos app.

This year, we took another leap forward with Cockpit, an artificial intelligence platform that combines our financing solutions with the functionalities of Webmotors, our market-leading portal for auto classifieds.

Entrepreneurship is a must

Entrepreneurship is a way for people and companies to achieve economic and social progress – as well as to build a fairer country, where opportunities and free competition can flourish. We want to be the engine behind this transformation. We stand side-by-side with entrepreneurs, no matter the size of their dreams or business.

We invest in productive and oriented microcredit as a lever to generate and distribute prosperity. Over 16 years, we have directed R\$ 5.7 billion to more than half a million microentrepreneurs through the *Prospera Santander Microcrédito* program. As a result, people at the base of the social pyramid, who are mostly working as informal entrepreneurs, for the first time were able to see a bank as their partner.

In order to reach these people, we had to live their reality. Through the Prospera Agents,

we made ourselves present in the approximately 700 communities we serve. It is a work in progress – we want our microcredit operations to impact all Brazilians who are hungry for achievement.

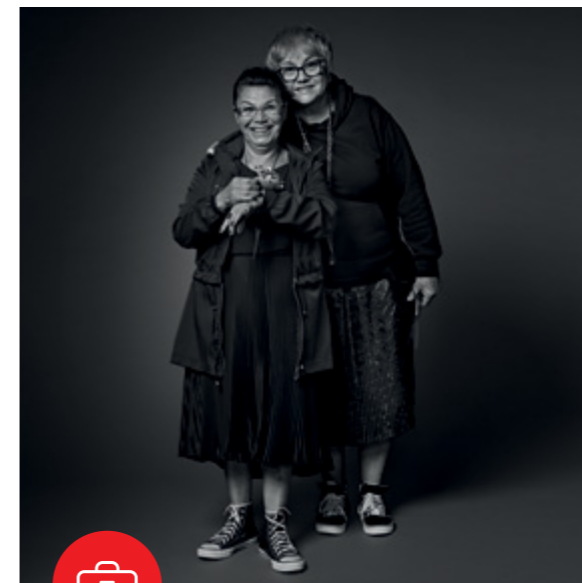
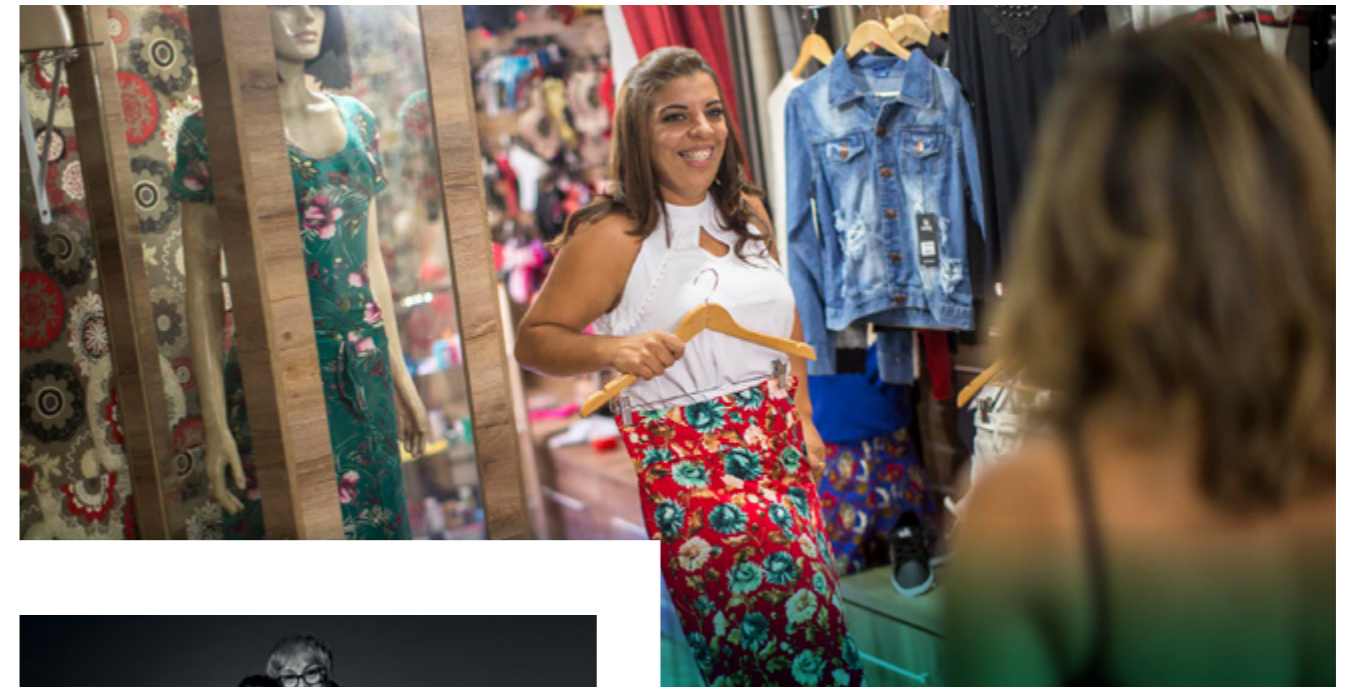
And, with Santander's technology, we managed to speed up the credit granting process from 15 days to just a few hours – because entrepreneurs cannot afford to waste any time.

Our commitment to entrepreneurship is reaffirmed by the Avançar Program, through which we foster the development of small and medium-sized enterprises with workshops, online content and funding to hire new talent.

And we did not stop there. Radar Santander offers mentoring and networking to accelerate entrepreneurs with solutions that strengthen the relationship of people and companies with the world of finance.

Investing in entrepreneurship means **building together**. It's about betting on people's dreams and talents. People like Rick Chesther – or Rick Prospera – who worked hard as a construction laborer, janitor and street vendor in Copacabana before turning into a Youtuber, a speaker at Harvard and now **a spokesperson for small entrepreneurs, as well as a business partner** in the *Prospera Santander Microcrédito* program.

Rick Prospera has the profile of the Brazilian entrepreneurs we want to value and support. **Creative, resilient, who believe in themselves and in the country.**



#EMPREENDERNÃO SAÍDE MODA*

Fashion is not just glamour. Behind the scenes, there is a lot of hard work going on. During the São Paulo Fashion Week (SPFW), **we turned the cameras to the army of microentrepreneurs** – seamstresses, makeup artists, hairdressers – behind the magic of each fashion show, who make this industry one of the biggest employers and SME supporters in the country.

*ENTREPRENEURSHIP IS NEVER OUT OF FASHION



In the week that Amazon Day is celebrated, we joined forces with The Nature Conservancy Brasil to promote a meeting between entrepreneurs, business owners and environmental experts to discuss how to build a business in a sustainable and responsible manner in the Amazon. Local leaders shared their experiences and expectations, and we also heard the opinions of those who are committed to helping expand the region's infrastructure.

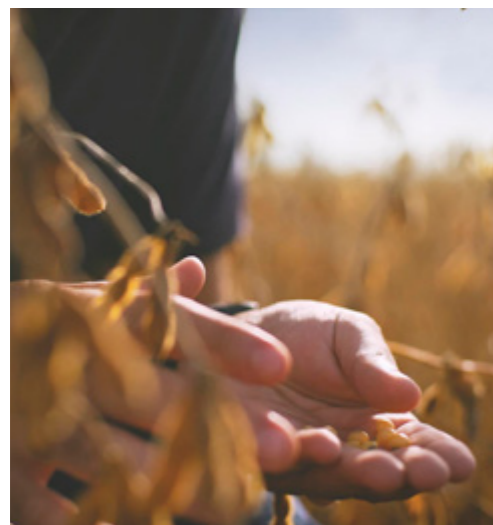
*THE AMAZON CAN'T WAIT



We want to break the paradigm of an economy based on fossil fuels, acting as a transformation agent. For 13 years we have been fomenting the renewable energy market, perfecting a portfolio of solutions that ranges from large sustainable projects to consumer financing.

Wind energy is the clean generation alternative in which Brazil is more advanced. And much of this progress has been **powered by Santander: over 300 supported projects, accounting for no less than 34% of the national market.**

Clean energy and sustainable agriculture for the tomorrow we want today



We support rural producers in the responsible use of land and its resources, so as to make our agriculture more abundant and sustainable.

We are concerned with guiding our customers towards the most efficient use of their financing. In 2018 alone, we had an 22.8% increase in our agricultural loan portfolio and we continue to expand our network of Agro Stores across Brazil's countryside, with specialized managers to offering products and services that best fit the customer's business. Today, we have 21 stores exclusively dedicated to serving those who work in rural areas.

People like Thiago Ienaga. The São Paulo native used to work as a cook and lived in France until he had to take over the family farm, when his father fell ill. Today, with the integration of livestock farming, he plants and harvests soy in Mato Grosso.

"Ten years ago, the farm was a different one. There were areas in plain decline. Gradually, we started working to recover the land. The bank was the financing agent responsible for this change."

Thiago Ienaga, Santander customer



With our line of credit, Santander customer Reginaldo Anésio **was able to install photovoltaic panels on the house** where he lives with his wife and son. In doing so, he saw his electricity bill plummet from R\$ 200 to R\$ 70 within a month and a half.

Our investment translates into social improvements. Each megawatt of installed capacity creates 15 jobs¹. Wind towers represent a complementary source of income for small landowners. And communities benefit from daycare centers and hospitals funded by resources from clean energy generators.

We are also playing a leading role in the solar energy segment. And, in a pioneering way, we have supported photovoltaic microgeneration projects.

Thus, we launched Solar CDC, offering direct credit to finance energy equipment to people like Reginaldo Anésio, from Dois Córregos, state of São Paulo. "I've always wanted to put these panels on my own house to lower the cost of the electricity bill and help the environment," he says.

With our line of credit, Reginaldo was able to install photovoltaic panels on the house where he lives with his wife and son. With that, he saw his electricity bill plummet from R\$ 200 to R\$ 70 within a month and a half. These savings are accompanied by the satisfaction of knowing that he is generating clean energy, for the good of the planet.

A pride we also share: helping build a more sustainable tomorrow.

¹Source: Agência Nacional de Energia Elétrica (ANEEL)

We are more than 48,000 protagonists, making a unique bank every single day



THIS IS THE PLACE TO BE

To **inspire and develop** the professionals of the future, we reshaped our internship program. Right from the start, all young students will have a **mission and a development plan** designed for their own professional growth. Another focus is on trainee recruitment. In 2018, more than 32,000 candidates went through the selection process. The 34 that were chosen received the news in a packed *Ginásio do Ibirapuera*, during *Preparação Universia*.

Our employees are Santander in motion: they are the ones who embody our heart, our spirit. They are the ones who incorporate and put into practice our simple, personal and fair way of banking.

Through tools that promote the improvement of skills and professional development, we encourage each one of our employees to take a leading role in driving their careers.

Santander Academy, our training and educational platform, which has different formats and methodologies, stimulates self-improvement. With transparency, we announced the vacancies open on the *Meu Lugar Santander* portal, launched in 2018. In seven months, about 10 thousand vacancies were opened and we had an increase of more than 44% in internal promotions.

Here, everyone has a chance to rise and shine through their own talent and dedication. And meritocracy, for us, makes a perfect match with diversity, respect and inclusiveness.

Everyone is encouraged so that their potential is harnessed in the best possible way, growing as professionals and helping to build an incrementally better bank. This is our way of democratizing access to opportunities.

Customers are diverse, and that's what we also need to be. We see diversity as an absolute value and as a lever for social and corporate transformation.

Social transformation because, by promoting diversity, we generate opportunities and positively impact those who suffer the most from economic inequality. And corporate transformation because the inclusion of people with different opinions, distinct profiles, diverse backgrounds, is an infallible prerequisite to build an environment that accelerates innovation.

We consolidated a culture of respect for diversity through a set of actions. We implemented campaigns against unconscious biases. We monitor wage equality, and today we have no difference in compensation between men and women in equivalent positions.

Here, every employee can be who they really are. This is not a trivial or empty statement. It is a reality verified in internal and external surveys. Nine out of ten employees are proud to work at Santander Brasil, according to our Engagement Survey. In 2018, we were once again in the *Great Place To Work* list, which elects the best companies to work for in Brazil.

#COMPETÊNCIÃO TEM GÊNERO*

24% of leadership positions are held by women.

*#COMPETENCEHASNOGENDER

#TALENTONÃO TEM COR*

23% of our employees are black and **5%** are in leadership positions.

*#TALENTHASNOCOLOR

#EUSOUOMEUBANCO*

Our vice-presidents, who, alongside the CEO, comprise the Executive Committee, have the mission of leading our 48,000 employees by creating strategies and putting into practice the policies and goals set forth by the Board of Directors. **Together, we are all responsible for ensuring that Santander keeps thriving.**



Executive Committee (January 2019). From left to right, top to bottom: Sérgio Agapito Lires Rial, José de Paiva Ferreira, Angel Santodomingo Martell, Alberto Monteiro de Queiroz Netto, Alessandro Tomao, Antonio Pardo de Santayana Montes, Carlos Rey de Vicente, Jean Pierre Dupui, Juan Sebastián Moreno Blanco, Mario Roberto Opice Leão, Patrícia Souto Audi and Vanessa de Souza Lobato Barbosa.

*#IAMMYBANK



Monthly, employees participate in a coffee with the president. In videoconferencing, displayed in the branch network, administrative buildings and in the app for employees, **Rial talks about strategic topics and important messages, in a frank and transparent way.** The average audience per event is of 15,000 employees.



"My desire to show people what I can do is too strong. That's why I can say that I will give my best, and that people will admire it."

Laila Leopoldino,
from Bela Vista branch,
in São Paulo, and winner of
O Incrível Show de Talentos

"Talent Bank" has gained a new (and incredible) meaning

We all have skills and vocations that come to light away from the office, outside work hours. Thus, with the initiative of our CEO, Sérgio Rial, we launched a surprising proposal to our team: an invitation to anyone willing to show, on stage, an incredible artistic talent.

This is humanizing the work environment. It is equivalent to looking our employees in the eyes and saying that "yes, we know it: the badge does not summarize the identity and value of each one of us."

*O Incrível Show de Talentos** filled out Teatro Santander in late October. Thirty pre-selected employees left their inhibitions aside and took the stage to sing, play, dance, and paint, showing their artistic gifts to their colleagues.

On our social networks, we gave voice to our artists. "I signed up for the talent show because it was an opportunity I saw to show my gift: something I've always enjoyed doing, which is dancing," said Laila Leopoldino, from Bela Vista branch in São Paulo.

"My desire to show people what I can do is too strong. That's why I can say that I will give my best, and that people will admire it."

Laila came out victorious in the final of *O Incrível Show de Talentos*, which was held during our Annual Meeting. On the stage of São Paulo's Jockey Club, she beat four other finalists and made an audience of 5,000 employees of our team, who were present at the party, break out in dance.

**The Incredible Talent Show*

"Getting to know new talents, exceptional skills, new stories of incredible over-achievement from someone who does some kind of artistic activity better than anyone, inspires and strengthens us."

Sérgio Rial,
CEO



The talent show set the tone for the night. Sérgio Rial showed up on stage in another one of his surprise appearances, which have already become his trademark (and bring along an ingrained message: we are together). Not even the rain managed to cool down the enthusiasm of our team. That night, we celebrated the end of 2018 with the certainty that we will have an incredible year ahead. In 2019, the show must go on.

SANTANDER STAR

In 2018, our program that recognizes the employees behind major accomplishments experienced two vital changes. In addition to Innovation, Result, Collaboration and Service, we created a new category – Risk Pro – to reinforce that we are all responsible for consolidating our risk culture. And, within the Service category, we awarded the best branch in Brazil, based on NPS, Result and Engagement. The winners were announced at our Annual Meeting.



Santander Star's winners 2017 and 2018

From left to right, top to bottom: Tomas Mariotto, Paulo Jose Godoy Alves, Marcos Jose Maia da Silva, Marco Tedeschi Santander, Hirohito de Oliveira Sakane, David Alejandro Jimenez Munoz, Fernando Charrone, Rodrigo Victor Silva, Tiago Celso Abate, Patricia Rubio Quintas de Oliveira, Maria Tereza de Avila Bella, Taise Mazzariello Roveri, Felipe Zilles Castiglia, Natalia Perrella de Oliveira Aversa, Rodrigo Bittencourt Tofoli and Vanessa Zambotto

Being the best bank in the country also means materializing our impact on society



A bank that cares about people needs to go beyond what a traditional financial institution does. That's why Santander is dedicated to improving the space where people live.

In early 2018 we gave São Paulo a gift that does it justice: *Farol Santander*, a culture, leisure and entrepreneurship pole like no other in Brazil.

By renovating the interior of the old Altino Arantes Building, we brought a new meaning to this art deco skyscraper, which started hosting debates on creative economy, art exhibitions, São Paulo's memory, the highest skateboard rink in the country and a privileged view of the city. With that, we materialized an idea: the historical heritage of a city is made to be enjoyed and celebrated by all of its inhabitants.

In Porto Alegre, since 2001 Santander Cultural has been enriching the cultural scene in the capital of the state of Rio Grande do Sul. Through these 17 years, the space has hosted

more than 90 visual arts exhibitions, 700 spectacles and 4,500 films in daily sessions.

We also promoted culture at *Teatro Santander*, in São Paulo. It is a space with an unparalleled structure in the country, where spectacles have been presented to an audience of over 900 thousand people since 2016². Santander's Headquarter and Theater exterior are also part of engagement actions, and throughout the year they became showcases to draw the population's attention to important topics, such as breast cancer prevention and Black Consciousness Week.

We believe in the power of sport to turn people into champions, which is why we became the new official sponsor of the UEFA Champions League. And to promote a healthier lifestyle, we mobilized the public through Santander Track&Field Run Series, the largest street running circuit in Latin America. In 2018, we held more than 60 events in 20 states across the country, engaging thousands of runners.

²It considers visitors to the 033Rooftop, inaugurated in 2018.

Solidarity to transform lives

Solidarity is a powerful force that needs to be nourished. This stimulus is even more urgent when childhood and the future of children and adolescents across the country are at risk, victims of abuse.

Since 2002, we have helped soften this picture through *Amigo de Valor* program, the country's largest incentive mobilization program. More than 46,000 children and adolescents in situations of risk have already benefited from the allocation of fiscal incentive resources to funds managed by the boards that watch over the *Estatuto da Criança e do Adolescente* (Child and Adolescent Statute).

In 2018, we dedicated approximately R\$ 14 million to 67 projects. We achieved record contributions, both in employee and customer campaigns. The secret of success is simple: an equation that combines solidarity with the desire to change the reality of thousands of children and adolescents in Brazil.

We also have the *Parceiros em Ação* program, which educates microentrepreneurs, with support from specialists in management methodology and financial education in locations impacted by Prospera Santander Microcredit.

Our itinerant and free expedition took the training to 17 locations in 2018, changing the lives of more than 2,000 people. They are microentrepreneurs like Sandra Bela, from Salgueiro (in the state of Pernambuco), who had a trailer where she sold snacks, but which was too small for her dream.

"I like cooking. The bigger the pan, the better it is," says Sandra. From snacks, she moved on to lunchboxes and, with *Parceiros em Ação*, she learned to control her finances and inventory, paving the way to make her big dream come true: the inauguration of her own restaurant.



In 16 years, the *Amigo de Valor* program has already dedicated more than **R\$ 111 million** to 600 initiatives in nearly 200 towns in Brazil, benefiting over **46,000 children, adolescents and family members** throughout the country.



"I like cooking. The bigger the pan, the better it is!"

Sandra Bela,
Santander customer, who opened her own restaurant

AGAINST SEDENTARY LIFESTYLE

We promoted, in São Paulo and in other state capitals, the largest street running circuit in Latin America, dubbed Santander Track&Field Run Series, which included the **first vertical run at Farol Santander**: a 578 stair challenge.



Teatro Santander

Over **300,000** people visited *Farol Santander* in its **first year** of operation – more than the number of visitors to the building in the last 20 years.



The future is right around the corner: a look back at *Preparadão Universia*, a super class for more than 7,000 students

It looked like the opening of a major sporting event, with a countdown and pyrotechnic lights. Anxiety skyrocketed as the screen went up, revealing the inspiring presence of Sérgio Rial, the CEO of Santander Brasil. "Let's make a revolution! A revolution of good, of wisdom, of education, of plurality and of a better Brazil!"

That was the beginning of *Preparadão Universia*. It was late October, five days before the *Exame Nacional do Ensino Médio* (the National Exam of High School Students), when Santander – the company that invests the most in education on the planet – held the largest education festival ever seen in Brazil. Seven thousand high school students accepted our invitation and packed *Ginásio do Ibirapuera*, in São Paulo, ready to broaden their horizons and embark on a journey of knowledge.

In the morning, short, intense lectures got the students' synapses firing. With his contagious rhetoric, Professor Clóvis de Barros provoked the youth in the pursuit of excellence: "When life is

dedicated to perfection, each moment is colorful, challenging and happy!"

Inspiring talent and the will to make a difference in the world: that was the message behind every speech. The audience was thrilled by the achievements of Duília de Mello, a NASA astrophysicist who studies galaxy collisions. "The Universe is my lab!"

Raised in a poor neighborhood in Rio de Janeiro, Rafael Procópio overcame adversities to become the founder of the largest math learning community on the planet. Filled with excitement and optimism, he taught a class that ended with his *Funk da Razão e da Escala* (Funk of Reason and Scale) – sang along by the audience.

Preparadão lasted for 7 hours, with magic and music shows interspersed between classes that were fun and instructive. And they all left with one certainty, expressed by Sérgio Rial right at the event's opening: "Education is the only way to transform the world."

"My proposal is that you get to know yourself. Know that there is infinite potential in your mind. And if you want to develop it, don't forget: education is a way, a means and a tool."

Sérgio Rial,

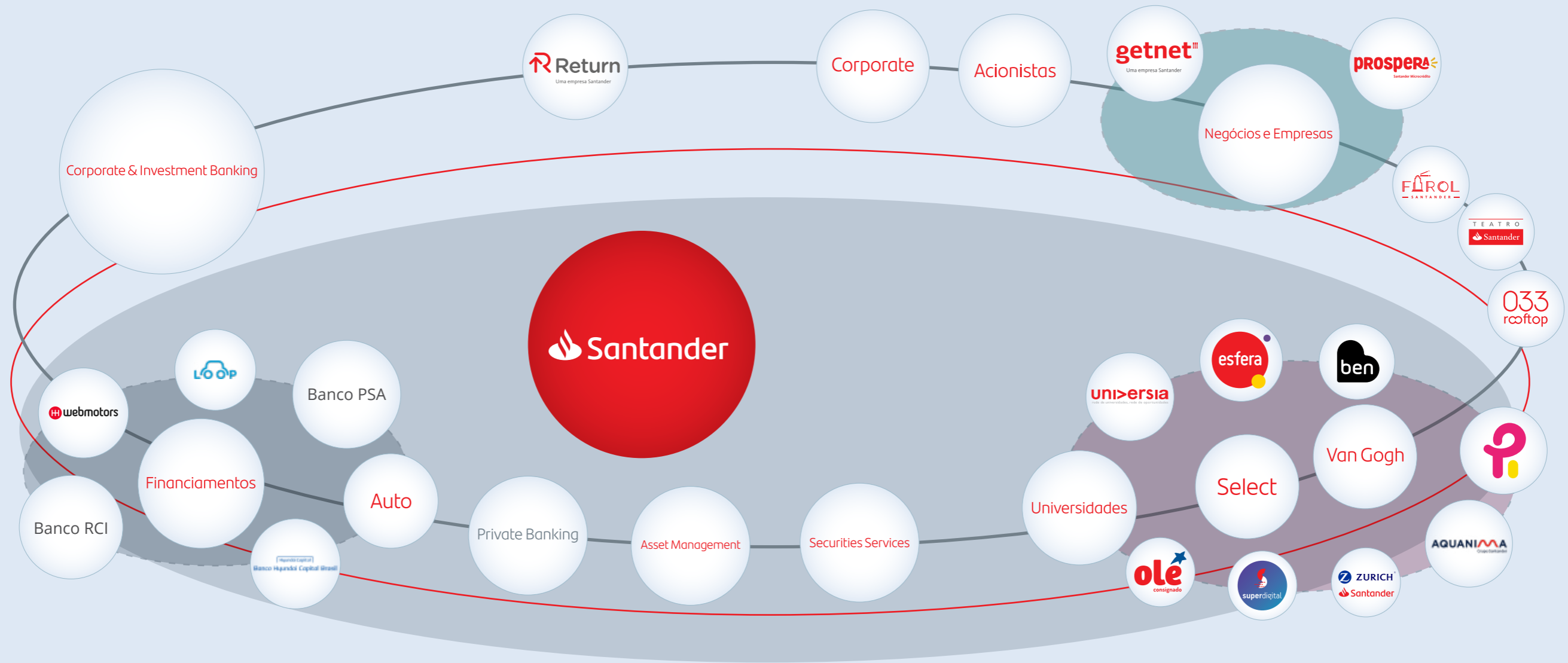
in a manifesto to students at Preparadão Universia

UNIVERSIA INTERNATIONAL RECTORS' MEETING

In 2018, leaders from 600 educational institutions from 26 countries came together at the IV Universia International Rectors' Meeting, which took place in Salamanca, Spain. From the debates, **Universia Brasil's Board formulated the seven fundamental principles for the development of Higher Education.** Overall, we took 115 rectors from Brazilian universities to the meeting. And, over the course of the year, **we awarded more than 4,000 scholarships to Brazilian students.**



THE SANTANDER ECOSYSTEM



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