



Argentina



9M'21

Earnings Presentation

# Important Information

## Non-IFRS and alternative performance measures

This presentation contains, in addition to the financial information prepared in accordance with International Financial Reporting Standards (“IFRS”) and derived from our financial statements, alternative performance measures (“APMs”) as defined in the Guidelines on Alternative Performance Measures issued by the European Securities and Markets Authority (ESMA) on 5 October 2015 (ESMA/2015/1415en) and other non-IFRS measures (“Non-IFRS Measures”). These financial measures that qualify as APMs and non-IFRS measures have been calculated with information from Santander Group; however, those financial measures are not defined or detailed in the applicable financial reporting framework nor have been audited or reviewed by our auditors. We use these APMs and non-IFRS measures when planning, monitoring and evaluating our performance. We consider these APMs and non-IFRS measures to be useful metrics for our management and investors to compare operating performance between accounting periods, as these measures exclude items outside the ordinary course performance of our business, which are grouped in the “management adjustment” line and are further detailed in Section 3.2 of the Economic and Financial Review in our Directors’ Report included in our Annual Report on Form 20-F for the year ended 31 December 2020. Nonetheless, these APMs and non-IFRS measures should be considered supplemental information to and are not meant to substitute IFRS measures. Furthermore, companies in our industry and others may calculate or use APMs and non-IFRS measures differently, thus making them less useful for comparison purposes. For further details on APMs and Non-IFRS Measures, including its definition or a reconciliation between any applicable management indicators and the financial data presented in the consolidated financial statements prepared under IFRS, please see the 2020 Annual Report on Form 20-F filed with the U.S. Securities and Exchange Commission (the “SEC”) on 26 February 2021, as updated by the Form 6-K filed with the SEC on 14 April 2021 in order to reflect our new organizational and reporting structure, as well as the section “Alternative performance measures” of the annex to the Banco Santander, S.A. (“Santander”) Q3 2021 Financial Report, published as Inside Information on 27 October 2021. These documents are available on Santander’s website ([www.santander.com](http://www.santander.com)). Underlying measures, which are included in this presentation, are non-IFRS measures.

The businesses included in each of our geographic segments and the accounting principles under which their results are presented here may differ from the included businesses and local applicable accounting principles of our public subsidiaries in such geographies. Accordingly, the results of operations and trends shown for our geographic segments may differ materially from those of such subsidiaries.

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# Important Information

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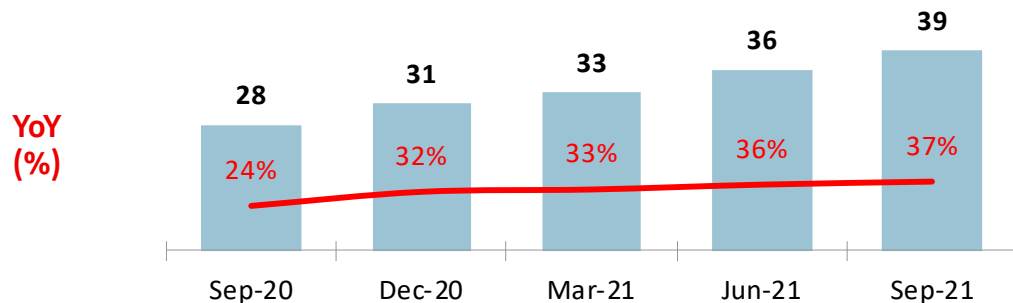
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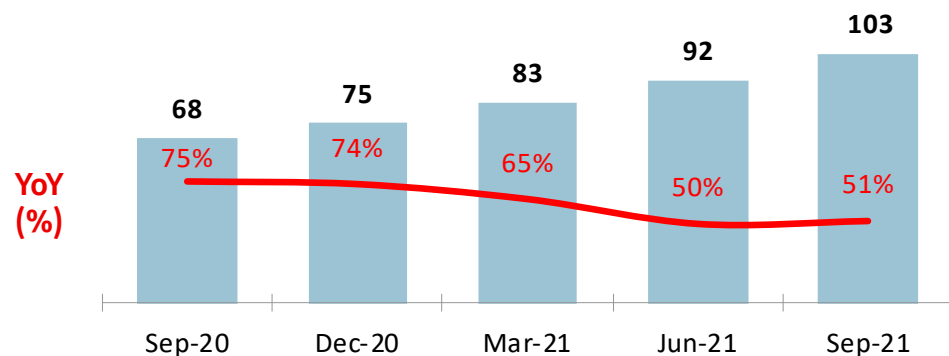
# Transactional and well capitalized financial system



## Total loans (Constant EUR bn)<sup>1</sup>



## Total customer funds (Constant EUR bn)<sup>1,2</sup>



- ▶ Loans/GDP<sup>3</sup>: 9.0%. Deposits/GDP<sup>3</sup>: 18.9%.
- ▶ Loans: +43% growth YoY in local currency and +7% in dollar-denominated portfolio (in local currency).
- ▶ Deposits: 45% growth YoY, 48% in local currency and +34% in dollar-denominated portfolio (in local currency).
- ▶ High liquidity levels in both pesos and USD. Excess liquidity placed in Central Bank notes and repos.
- ▶ Improved capital ratio<sup>3</sup>: 23.7%. CET1 Ratio<sup>3</sup>: 25.5%.
- ▶ Private sector NPL ratio<sup>3</sup> at 4.9% and coverage<sup>3</sup> at 119%, impacted by temporary regulatory flexibility which ended in Jun-21.
- ▶ 12M inflation: 51.4%.

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# Santander Argentina: the leading privately-owned bank in Argentina by deposit volumes

KEY DATA	9M'21	YoY Var. <sup>4</sup>
 Customer loans <sup>1</sup>	EUR 4,928 mn	+32.9%
 Customer funds <sup>2</sup>	EUR 11,285 mn	+53.3%
 Underlying att. Profit	EUR 180 mn	+43.4%
 Underlying RoTE	25.3%	-3.9 pp
 Efficiency ratio	59.6%	+514 bps
 Loans market share <sup>3</sup>	10.5%	-8 bps
 Deposits market share <sup>3</sup>	11.5%	+24 bps
 Loyal customers	1.6 mn	+20.1%
 Digital customers	2.7 mn	+0.9%
 Branches	408	-4.4%
 Employees	8,715	-6.0%



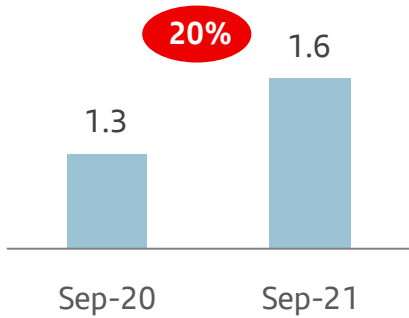
## STRATEGIC PRIORITIES

- ▶ Customer-centric decisions, helping people and businesses prosper
- ▶ Progressing towards a simpler and more efficient model, driven by digital transformation
- ▶ Profitable growth increasing revenue with efficient capital allocation
- ▶ Be agile and collaborative, with challenging goals and clear priorities
- ▶ Continue building our financial services platform



# High digitalization levels and solid loyalty ratio

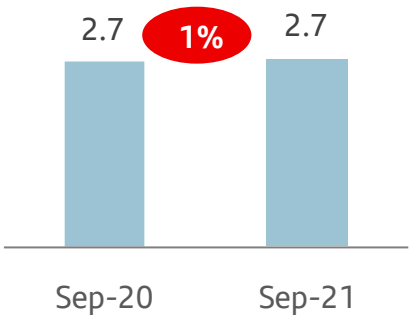
## Loyal customers (mn)<sup>1</sup>



- ▶ Total customers increased by 151 k YoY
- ▶ Loyal individuals rose 18% YoY<sup>1</sup> and loyal corporates 39% YoY<sup>1</sup>
- ▶ 67% of our SME customers and 59% of our middle market companies are loyal customers

Loyal / Active: 52% (+9 pp YoY)

## Digital customers (mn)



- ▶ Digital transactions increased 23% (9M'21 vs. 9M'20)
- ▶ Mobile customers rose 19% YoY
- ▶ 100% digital onboarding for basic accounts and SMEs

Digital sales / total<sup>2</sup>: 78% (+8 pp YoY)



(1) YoY increases partially explained by the addition of new products in the loyalty criteria in 2021  
 (2) YTD data





# Customer-centric business model

## Building Santander platform

**Getnet** Grupo Santander payment solution

**superdigital** 100% digital platform to promote financial inclusion

**Santander Consumer Finance** Consumer finance company

**MODO** Systemic company to promote digital payments and increase financial inclusion

## Enhancing our network model

- ▶ **Santander Express:** expanding our non-banking correspondent network 
- ▶ **Agribusiness office** 
- ▶ **Work Café**
- ▶ **Financial inclusion branches**
- ▶ **2.0 branches:** closer to our customers supported by technology

## Towards a more digital bank

- ▶ **100% digital onboarding** for basic accounts and SMEs
- ▶ **Top app rating** in iOS and Android
- ▶ **ECHEQ:** digital experience in check issuing, endorsing and financing
- ▶ **Foreign Trade services** in digital channels



## Adding value to different audiences

**WOMEN**  
el programa exclusivo para la mujer

**nova**

**DUO**

**iU**  
#Pensadoporvos

**Cuenta Blanca**

**Cuenta Senior**

## Reward and benefit programmes

**SUPER CLUB**



**¡VOLVIERON LOS SÚPER MIÉRCOLES!**  
30%  
25%

**SORPRESA**  
Santander

## Recognitions

**GREAT PLACE TO WORK**

**EUROMONEY**

- ▶ Top 5 in GPTW for 12 years

- ▶ Best Bank 2021



# Further embedding ESG to build a more responsible bank



## Environmental: supporting the green transition

**Helping customers go green<sup>1</sup>**  
**EUR 60 mn**

Santander was involved in the placement of the 1<sup>st</sup> local bond issuance with green and social certification and the 1<sup>st</sup> sustainability linked bond in the domestic capital markets

**EUR 60 mn**  
 Green loans for CIB customers

### Going green ourselves

**Energy**

19.5% from renewable energy<sup>1</sup>


**Carbon Neutral**

offsetting 18,387 CO<sub>2</sub> tonnes emitted in 2020



## Social: building a more inclusive society

### Talented & diverse team<sup>2</sup>

Top **3** company to work for<sup>3</sup>  **22%** women in leadership positions  
**40** people with disabilities

### Supporting society<sup>1</sup>

<b>&gt;EUR 670 k</b> invested in university programmes sponsorship	<b>&gt;13.3 k</b> items exchanged under "Super Club Comprometidos"
<b>&gt;1.6 k</b> people financially empowered in H1'21	<b>Volunteering 90</b> employees contributing



## Governance: doing business the right way

**A strong culture: SPF**

**Taking ESG criteria into account when determining remuneration**

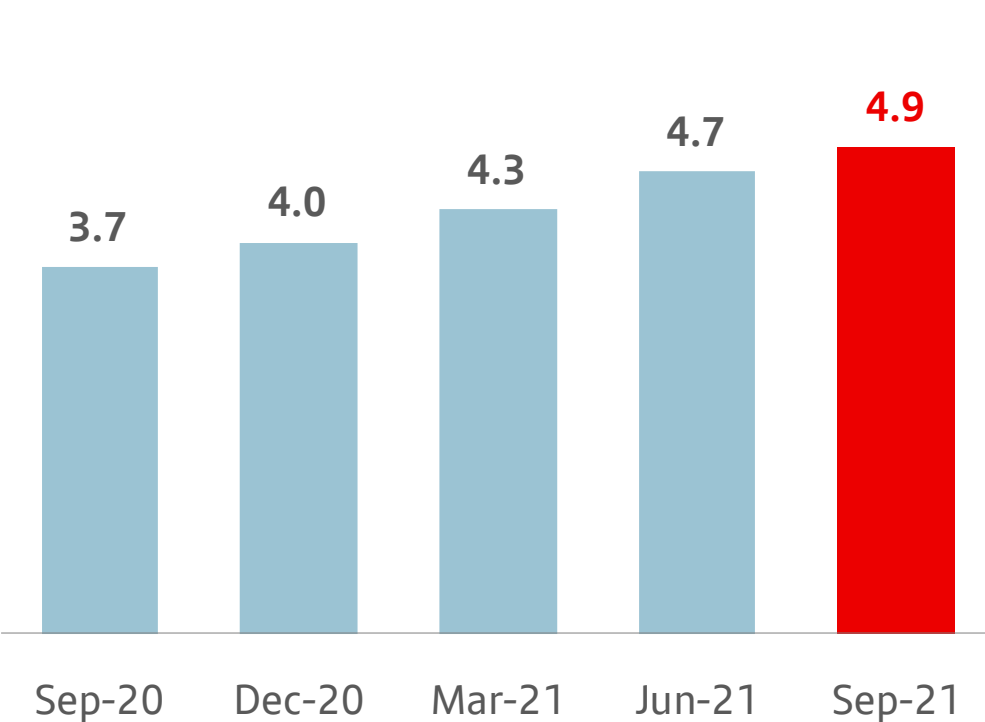
### An independent, diverse Board<sup>2</sup>

**45%** independent directors  
**27%** women on Board



# Loans grew 33% YoY mainly driven by Individuals and Corporates

## Total customer loans (Constant EUR bn)<sup>1</sup>

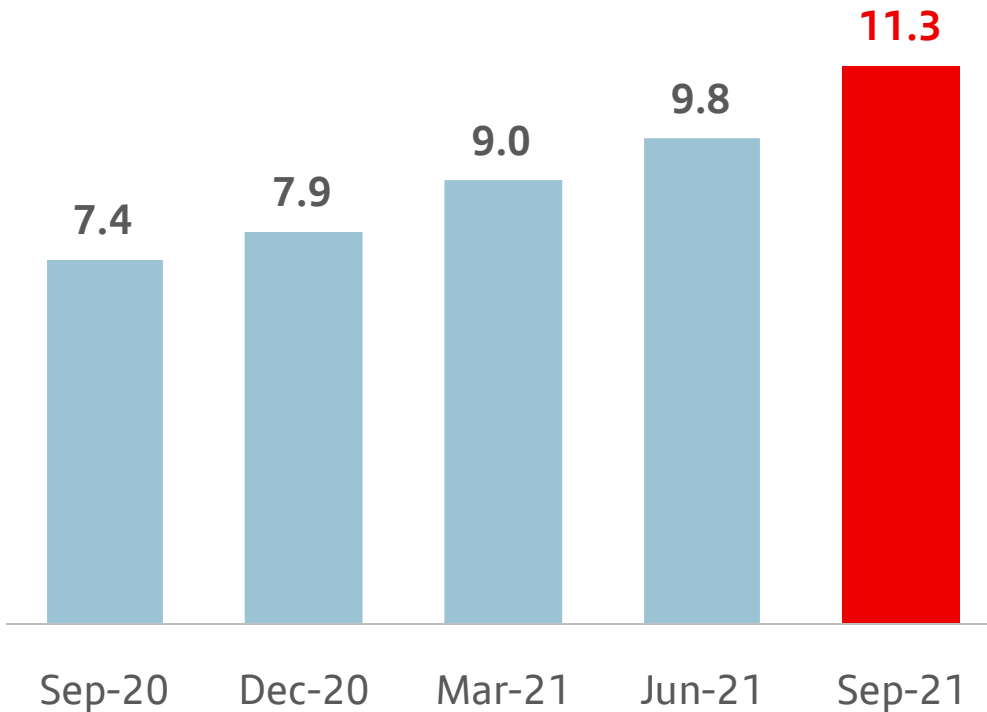


	Sep-21	Sep-20	YoY (%)	QoQ (%)
<b>Individuals<sup>2</sup></b>	<b>2.3</b>	<b>1.5</b>	<b>47.0</b>	<b>7.6</b>
o/w Mortgages	0.3	0.2	35.7	5.9
o/w Cards & Consumer Credit	1.8	1.2	45.9	6.2
<b>SMEs</b>	<b>0.5</b>	<b>0.4</b>	<b>35.1</b>	<b>10.5</b>
<b>Corporates &amp; Institutions</b>	<b>0.7</b>	<b>0.5</b>	<b>40.4</b>	<b>9.9</b>
<b>CIB</b>	<b>1.3</b>	<b>1.2</b>	<b>11.1</b>	<b>-3.1</b>
<b>Other</b>	<b>0.1</b>	<b>0.1</b>	<b>28.5</b>	<b>30.1</b>
<b>Total customer loans</b>	<b>4.9</b>	<b>3.7</b>	<b>32.9</b>	<b>5.4</b>



# Total customer funds rose 53% YoY spurred by local currency deposits and mutual funds

**Total customer funds** (Constant EUR bn)<sup>1</sup>



	Sep-21	Sep-20	YoY (%)	QoQ (%)
Demand	6.0	4.2	43.3	15.6
Time	2.9	1.8	62.7	13.0
<b>Total deposits</b>	<b>8.9</b>	<b>5.9</b>	<b>49.1</b>	<b>14.7</b>
Mutual Funds	2.4	1.4	70.9	15.9
<b>Total customer funds</b>	<b>11.3</b>	<b>7.4</b>	<b>53.3</b>	<b>15.0</b>

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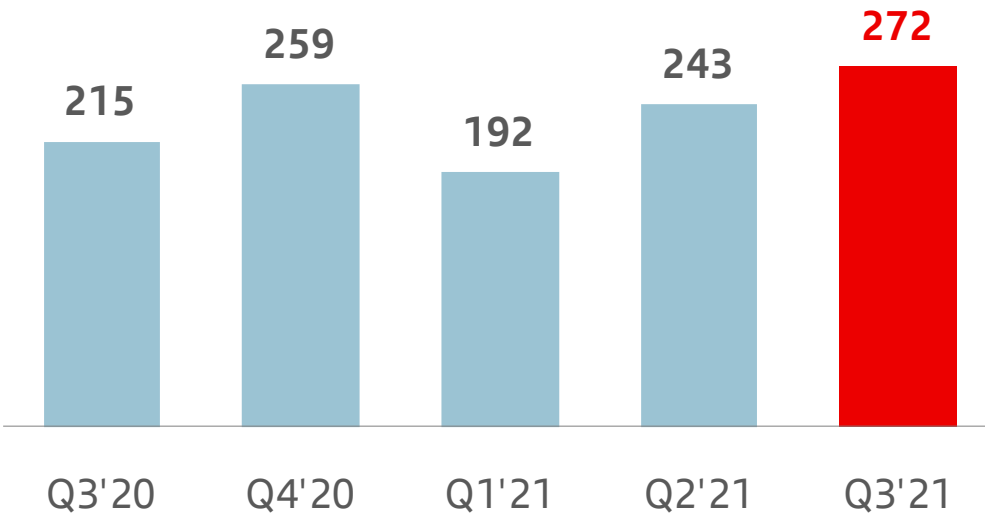
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# 9M'21 net interest income rose 26% YoY driven by volumes, offsetting the pressure on spreads and funding mix

### Net interest income (Constant EUR mn)<sup>1</sup>



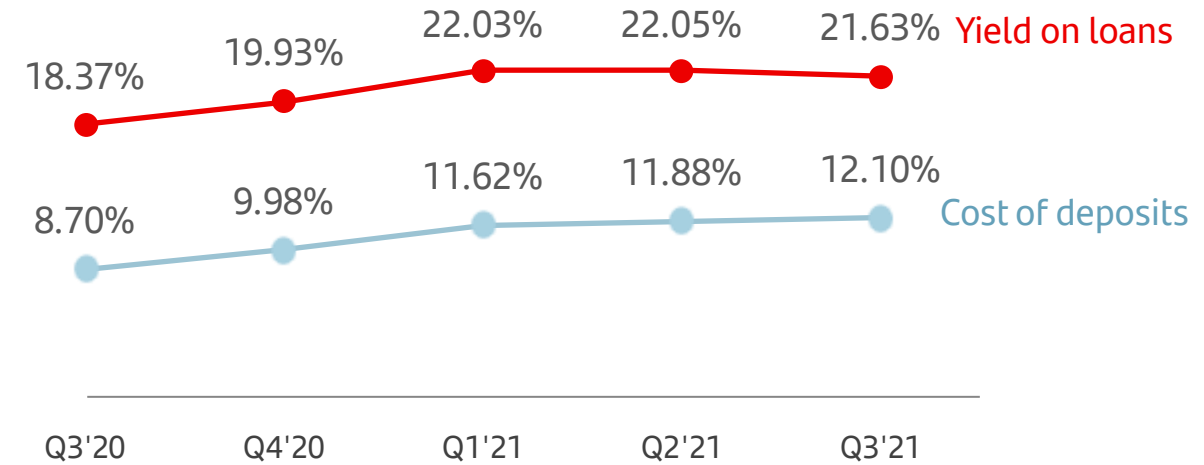
#### NIM<sup>2</sup>

10.49%	12.35%	8.22%	9.53%	9.65%
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#### Official interest rate<sup>3</sup>

29.64%	32.52%	34.10%	34.11%	34.15%
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### Yields and Costs (%)



#### Differential

9.7 pp	10.0 pp	10.4 pp	10.2 pp	9.5 pp
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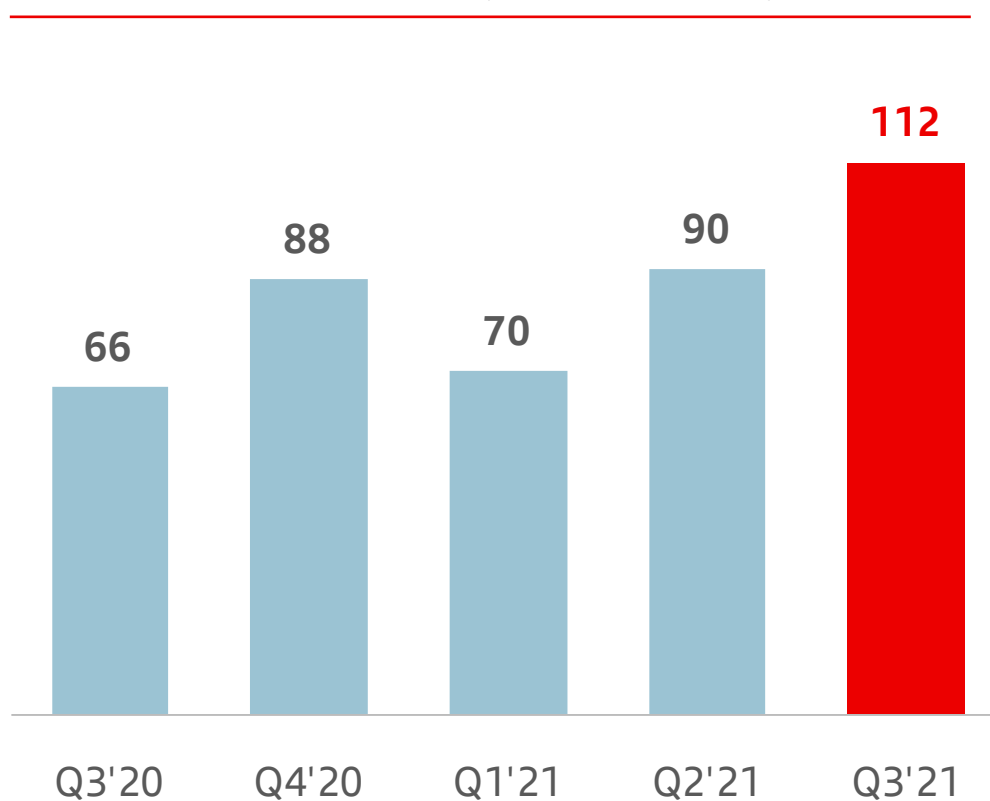


- (1) Average exchange rate as at 9M'21
- (2) Group criteria
- (3) Badlar rates quarterly average



# Net fee income increased 72% YoY, underpinned by transactional and investment & pension funds fees

Net fee income (Constant EUR mn)<sup>1</sup>

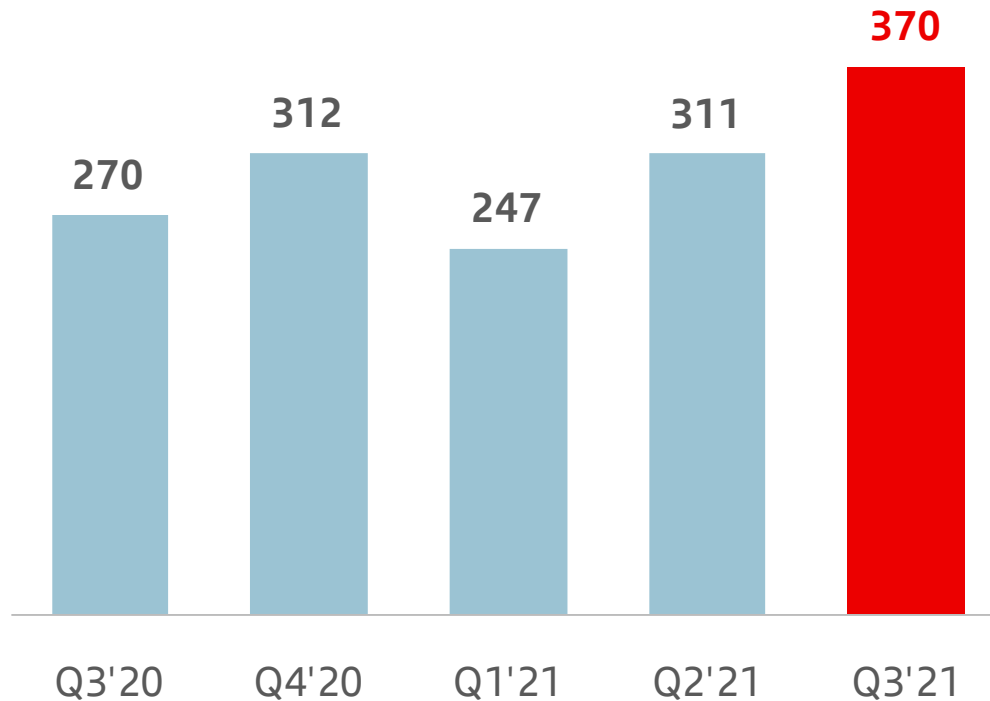


	9M'21	9M'20	YoY (%)	QoQ (%)
<b>Transactional fees</b>	<b>177</b>	<b>112</b>	<b>58.0</b>	<b>23.5</b>
Payment methods	64	31	106.3	20.6
Transfers, drafts, cheques and other orders	43	22	96.8	27.4
Foreign exchange currencies	4	16	-73.8	88.9
Other transactional	66	43	53.7	20.9
<b>Investment and pension funds</b>	<b>25</b>	<b>11</b>	<b>116.0</b>	<b>15.1</b>
<b>Insurance</b>	<b>21</b>	<b>14</b>	<b>52.5</b>	<b>10.8</b>
<b>Securities and custody services</b>	<b>7</b>	<b>3</b>	<b>97.5</b>	<b>24.7</b>
<b>Other</b>	<b>42</b>	<b>17</b>	<b>147.5</b>	<b>35.3</b>
<b>Total net fee income</b>	<b>272</b>	<b>158</b>	<b>72.2</b>	<b>23.8</b>



# Total income increased 32% YoY on the back of higher NII, net fee income and gains on financial transactions

**Total income** (Constant EUR mn)<sup>1</sup>



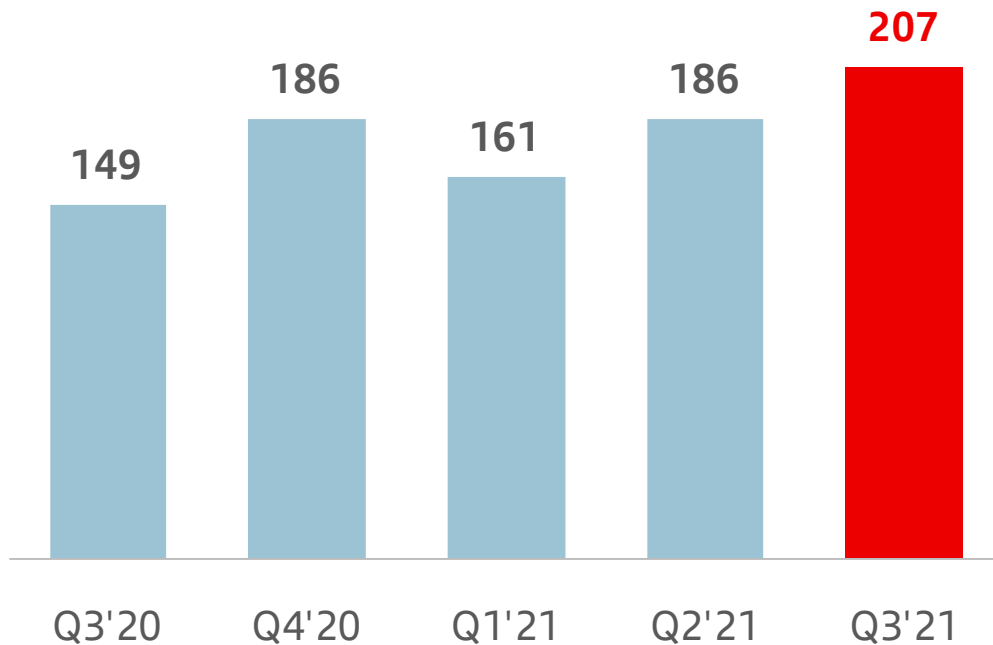
	9M'21	9M'20	YoY (%)	QoQ (%)
Net interest income	708	563	25.6	11.7
Net fee income	272	158	72.2	23.8
<b>Customer revenue</b>	<b>979</b>	<b>721</b>	<b>35.8</b>	<b>15.0</b>
Other <sup>2</sup>	(51)	(16)	-	-39.5
<b>Total income</b>	<b>929</b>	<b>705</b>	<b>31.8</b>	<b>18.9</b>





# Costs rose 44% YoY impacted by higher inflation, the salary agreement and peso depreciation

## Operating expenses (Constant EUR mn)<sup>1</sup>



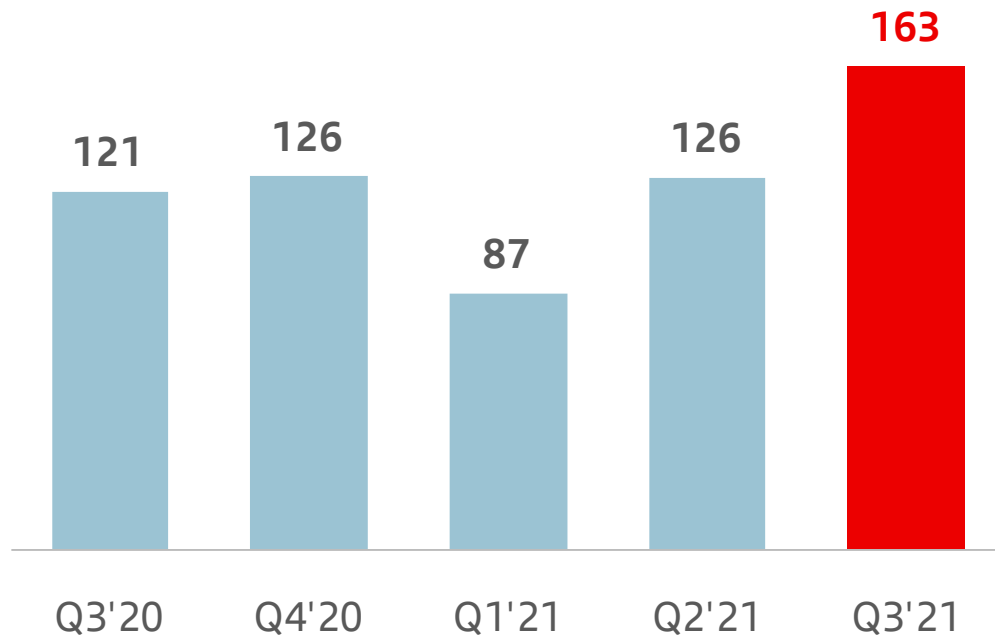
	9M'21	9M'20	YoY (%)	QoQ (%)
<b>Operating Expenses</b>	<b>554</b>	<b>384</b>	<b>44.2</b>	<b>11.6</b>

Branches (#)	408	427	-4.4	0.0
Employees (#)	8,715	9,267	-6.0	-1.1



# Net operating income rose 17% YoY and 30% QoQ driven by the good performance in the main revenue lines

## Net operating income (Constant EUR mn)<sup>1</sup>

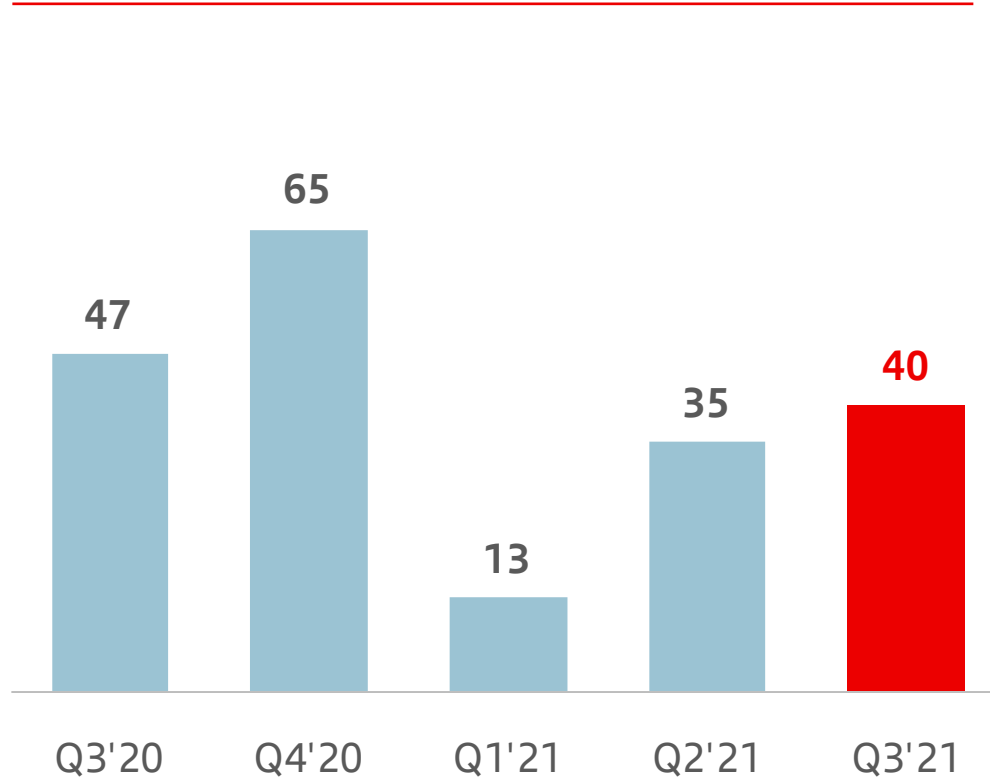


	9M'21	9M'20	YoY (%)	QoQ (%)
Total income	929	705	31.8	18.9
Operating Expenses	(554)	(384)	44.2	11.6
<b>Net operating income</b>	<b>375</b>	<b>321</b>	<b>16.9</b>	<b>29.6</b>
Efficiency ratio	59.6%	54.5%	514 bps	



# LLPs fell 36% YoY due to covid-19 related provisions recorded in 2020. Cost of credit improvement QoQ and YoY

## Net LLPs (Constant EUR mn)<sup>1</sup>



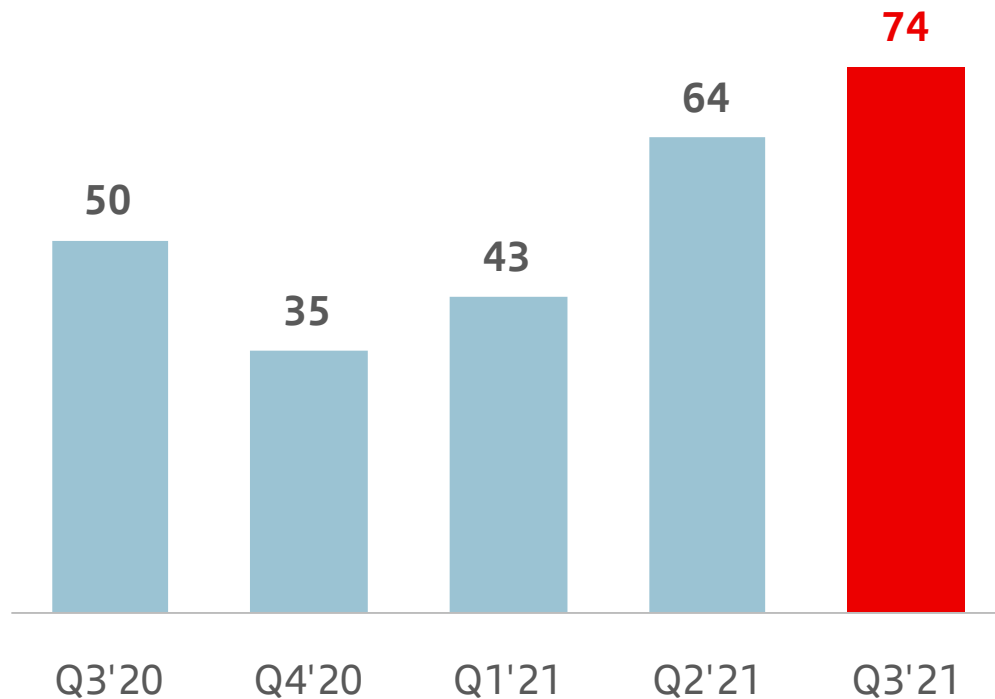
	9M'21	9M'20	YoY (%)	QoQ (%)
Net operating income	375	321	16.9	29.6
Loan-loss provisions	(88)	(139)	-36.4	15.0
<b>Net operating income after provisions</b>	<b>287</b>	<b>182</b>	<b>57.5</b>	<b>35.2</b>

NPL ratio	3.85%	2.88%	98 bps	52 bps
Cost of credit <sup>2</sup>	3.51%	5.54%	-203 bps	-43 bps
Coverage ratio	149%	186%	-37.0 pp	-18.3 pp



# 9M'21 underlying profit rose 43% YoY boosted by higher revenue and lower LLPs

## Underlying Attributable Profit (Constant EUR mn)<sup>1</sup>



	9M'21	9M'20	YoY (%)	QoQ (%)
PBT	193	144	33.5	60.3
Tax on profit	(11)	(18)	-36.9	-
<b>Consolidated profit</b>	<b>182</b>	<b>127</b>	<b>43.3</b>	<b>14.8</b>
Minority interests	(1)	(1)	27.2	16.5
<b>Underlying attributable profit</b>	<b>180</b>	<b>126</b>	<b>43.4</b>	<b>14.8</b>

Effective tax rate	5.8%	12.3%	-6.5 pp
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## Concluding remarks

### Financial System

- ▶ Transactional and well capitalized financial system
- ▶ High liquidity levels in both pesos and USD. Excess liquidity placed in Central Bank notes and repos
- ▶ YoY volumes growth mainly driven by local currency loans and deposits

### Strategy & Business

- ▶ Santander's strategy will continue to focus on 5 pillars: customer experience, operational excellence, profitable growth, new businesses and culture & talent
- ▶ Building Santander platform and enhancing our network model
- ▶ Volume growth boosted by local currency portfolio

### Results

- ▶ Total income increased 32% YoY on the back of higher NII, net fee income and gains on financial transactions
- ▶ Costs rose 44% YoY impacted by higher inflation, the salary agreement and peso depreciation
- ▶ LLPs fell 36% YoY due to covid-19 related provisions recorded in 2020. Cost of credit improvement QoQ and YoY
- ▶ 9M'21 underlying attributable profit reached EUR 180 mn, +43% YoY boosted by higher revenue and lower LLPs

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# Balance sheet

Constant EUR million <sup>1</sup>	Sep-21	Sep-20	Variation	
			Amount	%
Loans and advances to customers	4,652	3,518	1,134	32.2
Cash, central banks and credit institutions	4,101	2,409	1,693	70.3
Debt instruments	2,394	1,650	744	45.1
Other financial assets	79	50	30	59.6
Other asset accounts	865	645	220	34.0
<b>Total assets</b>	<b>12,092</b>	<b>8,272</b>	<b>3,820</b>	<b>46.2</b>
Customer deposits	8,860	5,943	2,916	49.1
Central banks and credit institutions	834	767	67	8.8
Marketable debt securities	63	18	45	248.1
Other financial liabilities	762	480	282	58.7
Other liabilities accounts	356	294	62	21.2
<b>Total liabilities</b>	<b>10,875</b>	<b>7,503</b>	<b>3,373</b>	<b>45.0</b>
<b>Total equity</b>	<b>1,216</b>	<b>769</b>	<b>447</b>	<b>58.1</b>
<b>Other managed customer funds</b>	<b>2,425</b>	<b>1,419</b>	<b>1,006</b>	<b>70.9</b>
Mutual funds	2,425	1,419	1,006	70.9
Pension funds	—	—	—	—
Managed portfolios	—	—	—	—





# Income statement

Constant EUR million <sup>1</sup>	9M'21	9M'20	Variation	
			Amount	%
Net interest income	708	563	144	25.6
Net fee income	272	158	114	72.2
Gains (losses) on financial transactions	108	40	68	172.9
Other operating income	(159)	(56)	(103)	184.8
<b>Total income</b>	<b>929</b>	<b>705</b>	<b>224</b>	<b>31.8</b>
Operating expenses	(554)	(384)	(170)	44.2
<b>Net operating income</b>	<b>375</b>	<b>321</b>	<b>54</b>	<b>16.9</b>
Net loan-loss provisions	(88)	(139)	50	(36.4)
Other gains (losses) and provisions	(94)	(38)	(56)	149.3
<b>Underlying profit before tax</b>	<b>193</b>	<b>144</b>	<b>48</b>	<b>33.5</b>
Tax on profit	(11)	(18)	7	(36.9)
<b>Underlying profit from continuing operations</b>	<b>182</b>	<b>127</b>	<b>55</b>	<b>43.3</b>
Net profit from discontinued operations	—	—	—	—
<b>Underlying consolidated profit</b>	<b>182</b>	<b>127</b>	<b>55</b>	<b>43.3</b>
Non-controlling interests	(1)	(1)	(0)	27.2
<b>Underlying attributable profit to the parent</b>	<b>180</b>	<b>126</b>	<b>55</b>	<b>43.4</b>



# Quarterly income statement

Constant EUR million<sup>1</sup>

	Q1'20	Q2'20	Q3'20	Q4'20	Q1'21	Q2'21	Q3'21
Net interest income	148	200	215	259	192	243	272
Net fee income	47	45	66	88	70	90	112
Gains (losses) on financial transactions	14	8	17	16	30	35	43
Other operating income	(13)	(14)	(29)	(52)	(45)	(57)	(57)
<b>Total income</b>	<b>196</b>	<b>239</b>	<b>270</b>	<b>312</b>	<b>247</b>	<b>311</b>	<b>370</b>
Operating expenses	(115)	(120)	(149)	(186)	(161)	(186)	(207)
<b>Net operating income</b>	<b>81</b>	<b>119</b>	<b>121</b>	<b>126</b>	<b>87</b>	<b>126</b>	<b>163</b>
Net loan-loss provisions	(46)	(45)	(47)	(65)	(13)	(35)	(40)
Other gains (losses) and provisions	(8)	(13)	(16)	(26)	(32)	(32)	(29)
<b>Underlying profit before tax</b>	<b>27</b>	<b>60</b>	<b>57</b>	<b>35</b>	<b>41</b>	<b>58</b>	<b>93</b>
Tax on profit	(6)	(5)	(7)	0	2	6	(19)
<b>Underlying profit from continuing operations</b>	<b>21</b>	<b>55</b>	<b>51</b>	<b>36</b>	<b>43</b>	<b>65</b>	<b>74</b>
Net profit from discontinued operations	—	—	—	—	—	—	—
<b>Underlying consolidated profit</b>	<b>21</b>	<b>55</b>	<b>51</b>	<b>36</b>	<b>43</b>	<b>65</b>	<b>74</b>
Non-controlling interests	(0)	(0)	(0)	(0)	(0)	(0)	(0)
<b>Underlying attributable profit to the parent</b>	<b>21</b>	<b>54</b>	<b>50</b>	<b>35</b>	<b>43</b>	<b>64</b>	<b>74</b>

# Thank You.

Our purpose is to help people and businesses prosper.

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

## Simple Personal Fair

