



US 

H1'21
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 on 26 February 2021, as well as the section “Alternative performance measures” of the annex to the Banco Santander, S.A. (“Santander”) Q2 2021 Financial Report, published as Inside Information on 28 July 2021. These documents are available on Santander’s website (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.

Forward-looking statements

Santander advises that this presentation contains “forward-looking statements” as per the meaning of the U.S. Private Securities Litigation Reform Act of 1995. These statements may be identified by words like “expect”, “project”, “anticipate”, “should”, “intend”, “probability”, “risk”, “VaR”, “RoRAC”, “RoRWA”, “TNAV”, “target”, “goal”, “objective”, “estimate”, “future” and similar expressions. Found throughout this presentation, they include (but are not limited to) statements on our future business development, economic performance and shareholder remuneration policy. However, a number of risks, uncertainties and other important factors may cause actual developments and results to differ materially from our expectations. The following important factors, in addition to others discussed elsewhere in this presentation, could affect our future results and could cause materially different outcomes from those anticipated in forward-looking statements: (1) general economic or industry conditions of areas where we have significant operations or investments (such as a worse economic environment; higher volatility in the capital markets; inflation or deflation; changes in demographics, consumer spending, investment or saving habits; and the effects of the COVID-19 pandemic in the global economy); (2) exposure to various market risks (particularly interest rate risk, foreign exchange rate risk, equity price risk and risks associated with the replacement of benchmark indices); (3) potential losses from early repayments on our loan and investment portfolio, declines in value of collateral securing our loan portfolio, and counterparty risk; (4) political stability in Spain, the United Kingdom, other European countries, Latin America and the US (5) changes in legislation, regulations, taxes, including regulatory capital and liquidity requirements, especially in view of the UK exit of the European Union and increased regulation in response to financial crisis; (6) our ability to integrate successfully our acquisitions and related challenges that result from the inherent diversion of management’s focus and resources from other strategic opportunities and operational matters; and (7) changes in our access to liquidity and funding on acceptable terms, in particular if resulting from credit spreads shifts or downgrade in credit ratings for the entire group or significant subsidiaries.

Important Information

Numerous factors could affect our future results and could cause those results deviating from those anticipated in the forward-looking statements. Other unknown or unpredictable factors could cause actual results to differ materially from those in the forward-looking statements.

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The information included in this presentation for Santander Holdings USA, Inc. ("SHUSA") has been prepared according to Spanish accounting criteria and regulation in a manner applicable to all subsidiaries of the Santander Group and, as a result, it may differ from the information disclosed locally by SHUSA or Santander Bank. Any use of local (US GAAP) accounting will be noted where it occurs.

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Perimeter

Data shown throughout this presentation reflects information regarding Santander Holdings USA, Inc. which includes Santander Bank N.A. (SBNA), Santander Consumer USA Holdings Inc. (SC), Santander Investment Securities (SIS), Banco Santander International (BSI Miami), and NY (Santander Investment Securities and the NY Branch).

In August 2020, Grupo Santander sold its Retail and Commercial Banking franchise to FirstBank Puerto Rico. The transaction closed on 31 August 2020 and impacts P&L and Balance Sheet from 1 September 2020.

In March 2021, Grupo Santander sold an unsecured personal loan portfolio which impacts P&L and Balance Sheet from 31 March 2021.

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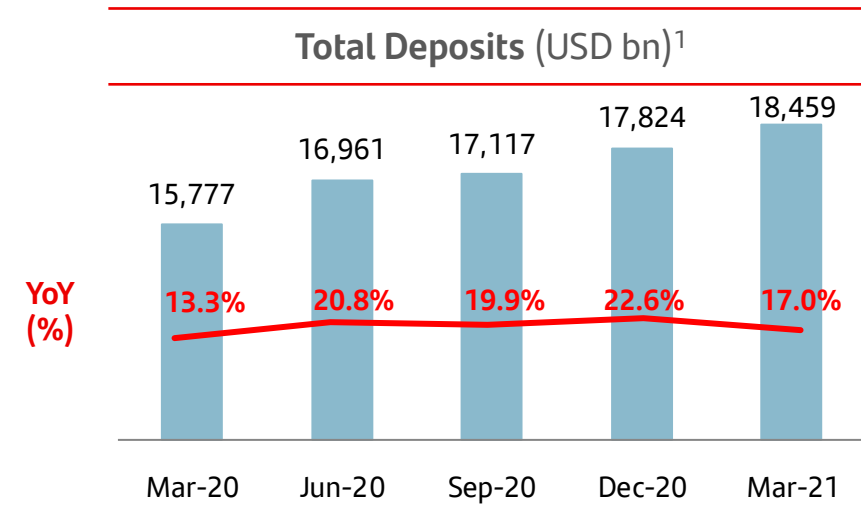
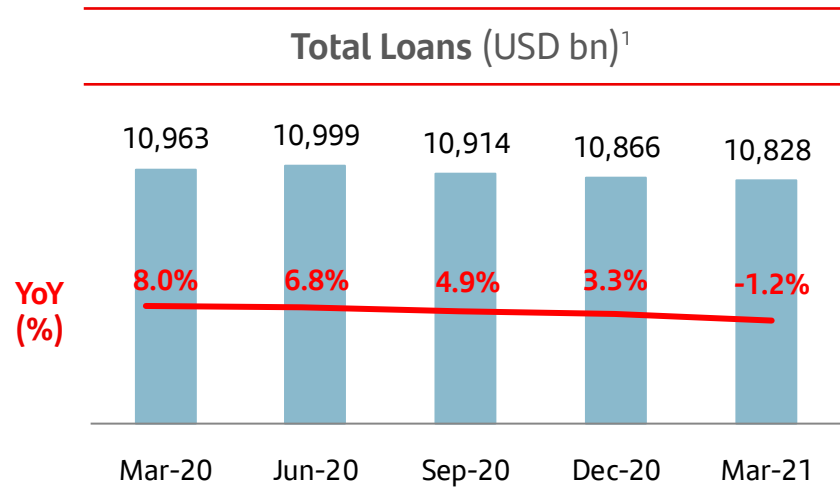


Appendix





Loan demand has stabilized since the peak of the pandemic while deposit growth continues to be robust



QoQ Growth % ²	M'20	J'20	S'20	D'20	M'21
Total Loans	17.9	(7.2)	(3.3)	(0.2)	0.3
<i>C&I</i>	71.2	(4.2)	(25.4)	(12.9)	2.2
<i>Real Estate</i>	4.3	5.8	4.5	(3.4)	(1.6)
<i>Resi Mortgage</i>	1.1	1.6	3.3	(7.1)	(6.3)
<i>Commercial Real Estate</i>	8.5	7.9	4.3	0.9	4.4
<i>Other RE</i>	8.8	15.7	8.2	1.2	3.5
<i>Consumer</i>	(15.0)	(15.3)	1.1	7.9	(13.7)
Deposits	39.7	29.2	3.6	17.1	13.6
Loan / Deposit Ratio	72.2	68.6	62.8	61.7	59.2

▶ Loan growth driven by commercial balances, while consumer and mortgage continues to decline

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Santander US combines a strong depositary base in the Northeast with its nationwide auto finance, wealth management and corporate banking capabilities

	KEY DATA	H1'21	YoY Var.
	Customer loans ¹	USD 110.9 bn	-2.3%
	Customer funds ²	USD 103.4 bn	+6.0%
	Underlying att. profit	USD 1,555 mn	+569.3%
	Underlying RoTE	15.9%	+13 pp
	Efficiency ratio	41.0%	-153 bps
	Loans market share ³ - SBNA	3.0%	-21 bps
	Deposits market share ³ - SBNA	2.4%	-20 bps
	Retail Auto Lending market share ⁴ - SC USA	4.5%	(#7 in the US)
	Loyal customers - SBNA	378 k	+7.5%
	Digital customers - SBNA	1,026 k	+3.3%
	Branches	544	-11.4%
	Employees	15,610	-9.8%



STRATEGIC PRIORITIES

- ▶ Leverage auto finance capabilities and interconnectivity of CIB and Wealth Management businesses
- ▶ Execute digital, consumer lending and branch transformation initiatives to improve customer experience and profitability of the consumer banking business
- ▶ Adapt business strategy to mitigate revenue impact from lower rates
- ▶ Manage costs to improve efficiency and complete legacy regulatory remediation programs

1. IFRS. Excluding reverse repos. Includes impact of BSPR sale in Q3'20
 2. IFRS. Excluding repos. Includes impact of BSPR sale in Q3'20
 3. Market share as of 30/06/2020 from FDIC. Data available once a year (Considering all states where Santander Bank operates)
 4. Source: J.D. Power Market Share Report for Q2'21 (includes Santander Consumer USA and Chrysler Capital combined)



Investing to transform and grow our businesses longer term

Existing Businesses:

Leverage core capabilities to transform

1 Build **leading Independent full spectrum Auto** platform

2 **Transform Consumer and Commercial Bank** to improve profitability

3 **Monetize CRE expertise and CIB client relationships** to drive growth

4 **Leverage Latam connectivity** to drive growth at BSI

New businesses:

Build new capabilities to drive long term franchise value

5 **Build digital capabilities** to scale our business model to new markets and channels

6 Build and **scale consumer lending** capabilities

7 **Capitalize on unique bolt-on inorganic opportunities** to accelerate accretive growth plans across core businesses

8 **Leverage Group initiatives** to drive growth optionality in the US

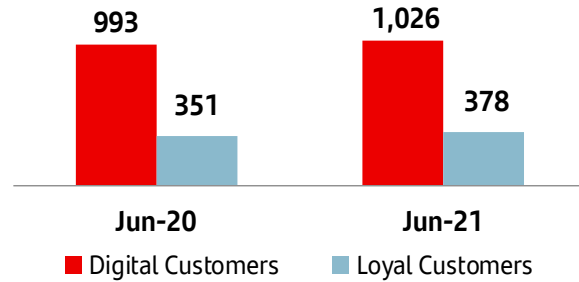
In line with Group's strategy to deploy capital in the most profitable businesses:

- Banco Santander announced that SHUSA reached an agreement to acquire Amherst Pierpont Securities
- SHUSA announced a Proposal¹ to acquire all outstanding shares of common stock of SC USA it does not already own (c. 20%)

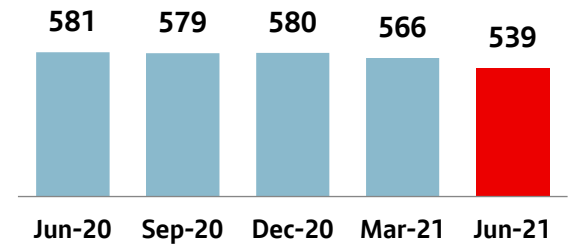


Santander US: Bank & Consumer Focus

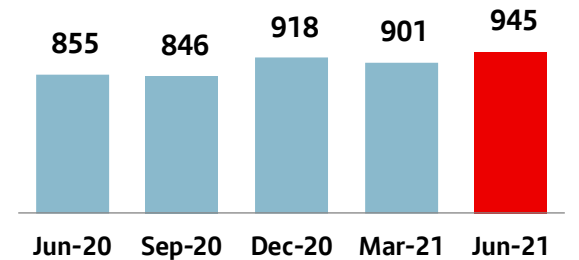
Digital & Loyal Customers (k)¹



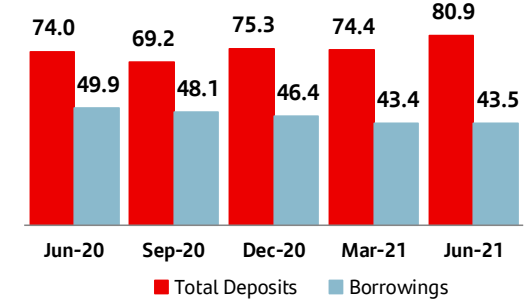
Efficient Branch Network¹



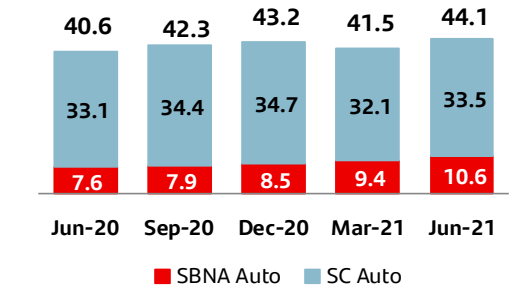
Disciplined Expense Management (USD mn)



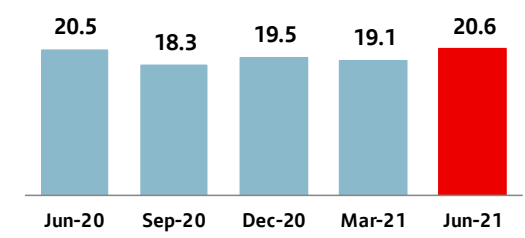
Deposit Base (USD bn)²



Auto Portfolio (USD bn)²




CIB Portfolio (USD bn)³



NOTE: Calculated using Local US GAAP and Treasury accounting criteria
 1. SBNA only
 2. US GAAP criteria
 3. IFRS, excludes repos



Further embedding ESG to build a more responsible bank



Environmental: supporting the green transition

USD 1.9 B
Of renewable projects financed by the Project Finance team

Continue to leverage the market position of SCIB in renewable energy finance

Carbon neutral in 2020 in our operations

Founding member of Net Zero Banking Alliance convened by the UN. Aligned to Paris Agreement (2030); Net Zero (2050)



Social: building a more inclusive society

Talented & diverse team
26.7% women in leadership positions

Financially empowering people
>271 k people since 2019

Supporting society

c.72 k people helped in 2020	USD 16.2 M In charitable commitments	USD 329 M invested in affordable housing projects
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Governance: doing business the right way

A strong culture
Simple, Personal, Fair
Risk Culture focused on consumer protection, cyber awareness, privacy

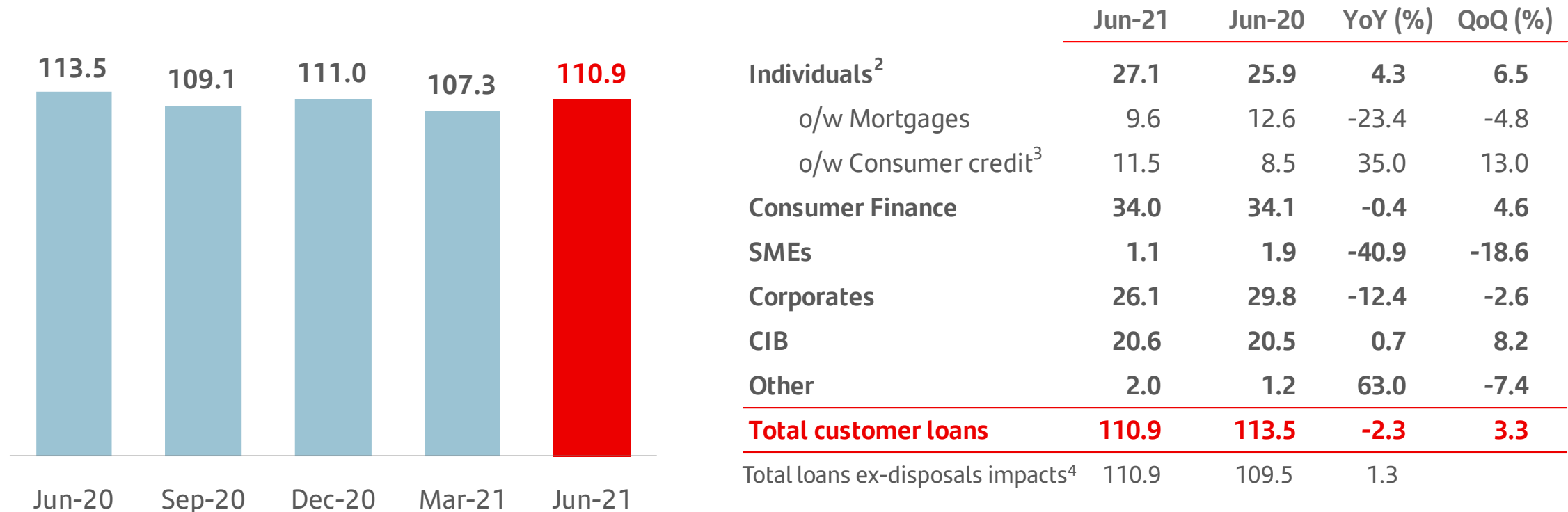
Diversity, Equity, Inclusion Framework

Governance embedded to deliver on ESG



Loans increased marginally YoY, excluding the sales of BSPR and an unsecured personal loan portfolio. QoQ increase driven by auto and corporate loans

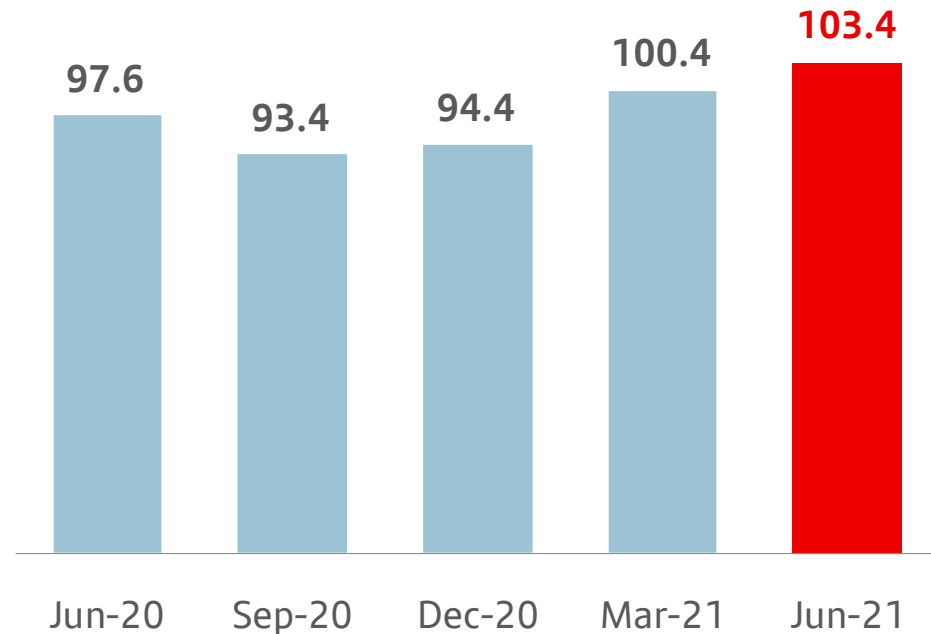
Total customer loans (USD bn)¹





Customer fund growth boosted by consumer money markets, corporate deposits and mutual funds, despite aggressive pricing actions

Total customer funds (USD bn)¹



	Jun-21	Jun-20	YoY (%)	QoQ (%)
Demand	78.9	71.2	10.9	5.2
Time	8.9	14.6	-39.1	-25.8
Total deposits	87.8	85.8	2.4	1.0
Mutual Funds	15.6	11.8	31.9	16.5
Total customer funds	103.4	97.6	6.0	3.0
Total cust. funds ex-PR impact ⁴	103.4	93.4	10.7	

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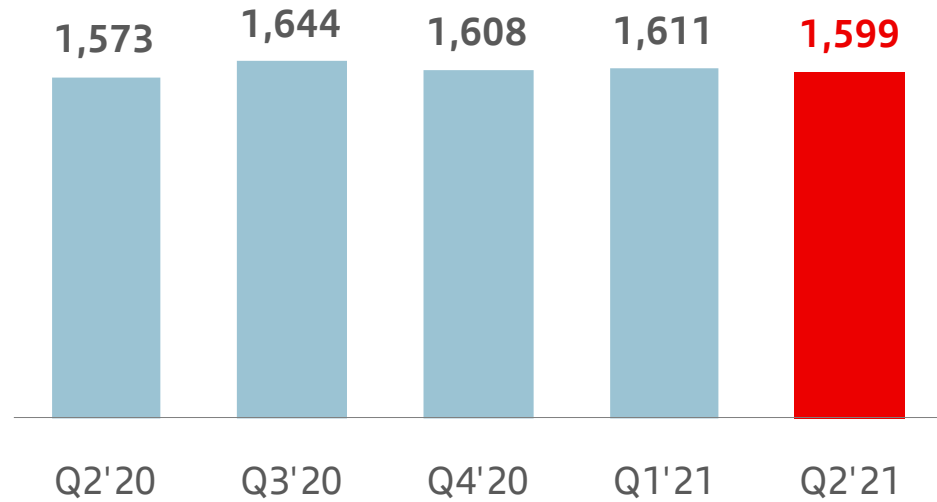
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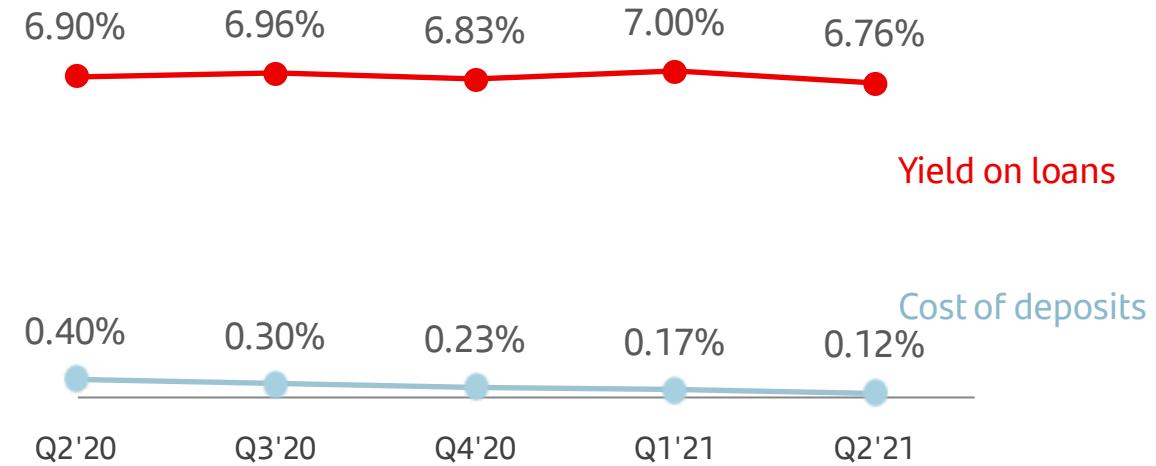


NII is stable YoY as deposit pricing initiatives and hedges offset impact of divestitures

Net interest income (USD mn)



Yields and Costs (%)



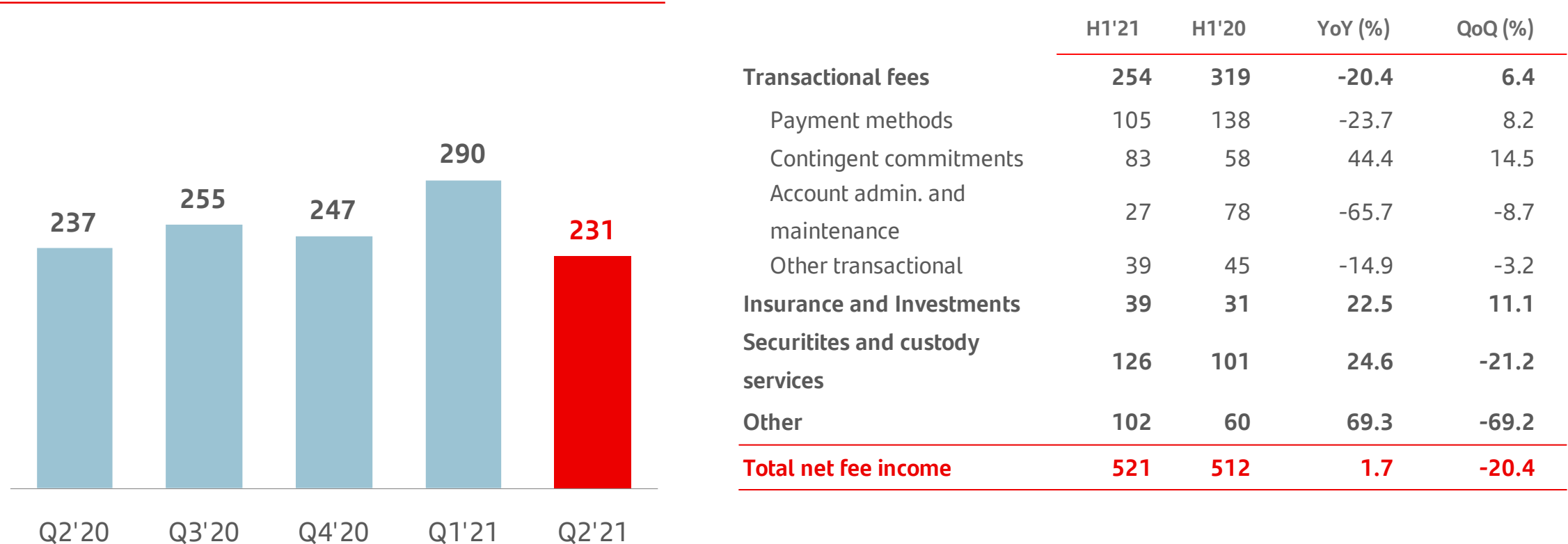
NIM				
3.44%	3.66%	3.69%	3.67%	3.56%
Federal Funds rate ¹				
0.25%	0.25%	0.25%	0.25%	0.25%

Differential				
6.5 pp	6.7 pp	6.6 pp	6.8 pp	6.6 pp



Fee income increased 2% YoY as Wealth Management, retail card activity and new initiatives at CIB are offsetting loss of fee income from divestitures

Net fee income (USD mn)

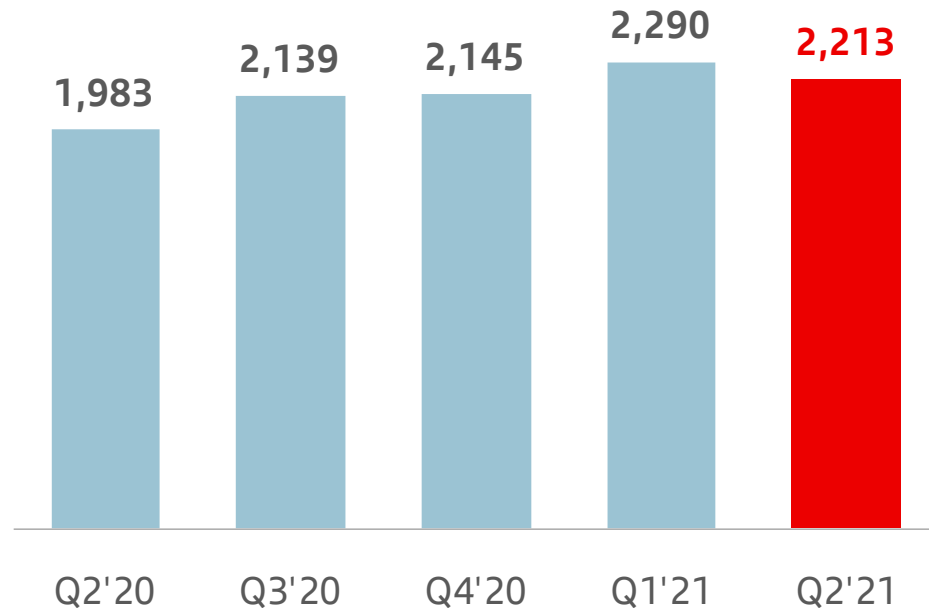


	H1'21	H1'20	YoY (%)	QoQ (%)
Transactional fees	254	319	-20.4	6.4
Payment methods	105	138	-23.7	8.2
Contingent commitments	83	58	44.4	14.5
Account admin. and maintenance	27	78	-65.7	-8.7
Other transactional	39	45	-14.9	-3.2
Insurance and Investments	39	31	22.5	11.1
Securities and custody services	126	101	24.6	-21.2
Other	102	60	69.3	-69.2
Total net fee income	521	512	1.7	-20.4



Total income increased YoY driven by strong auto lease income offsetting loss of customer revenue due to divestitures

Total income (USD mn)

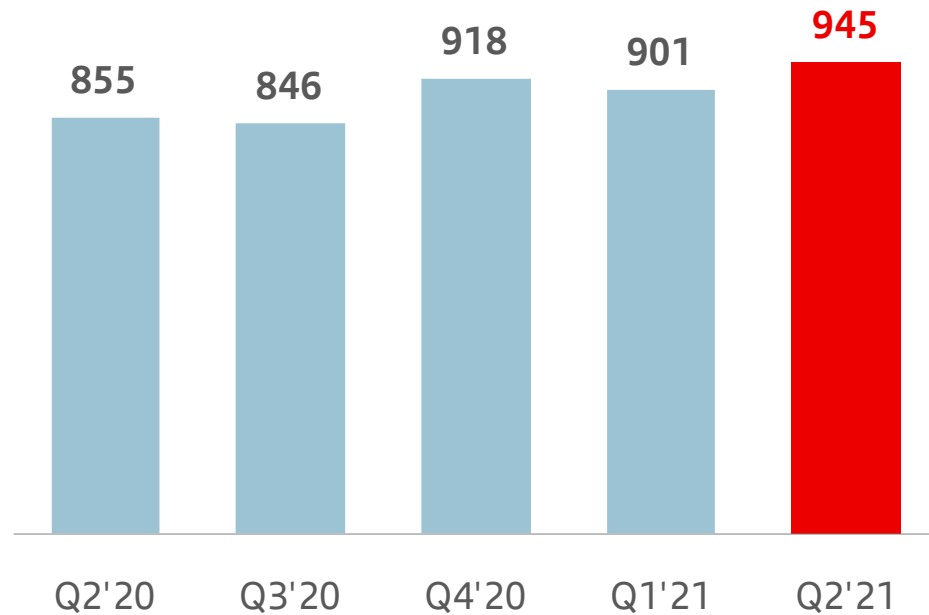


	H1'21	H1'20	YoY (%)	QoQ (%)
Net interest income	3,210	3,185	0.8	-0.7
Net fee income	521	512	1.7	-20.4
Customer revenue	3,730	3,697	0.9	-3.7
Other ¹	773	412	87.5	-1.7
Total income	4,503	4,109	9.6	-3.4



Increase in expenses related to normalization of business activities and strategic investments across core business lines

Operating expenses (USD mn)

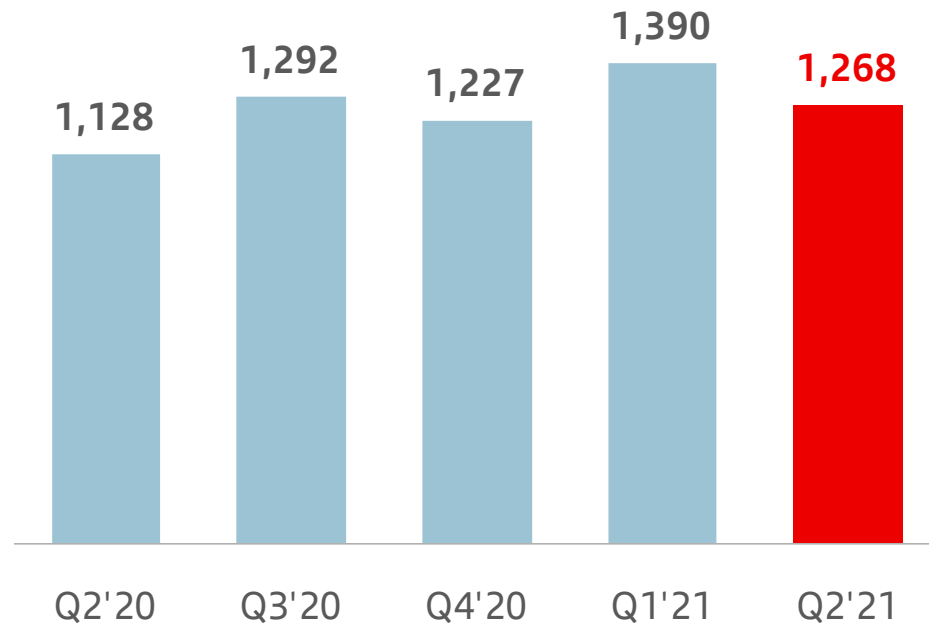


	H1'21	H1'20	YoY (%)	QoQ (%)
Operating Expenses	1,845	1,747	5.7	4.9
Branches (#)	544	614	-11.4	-4.7
Employees (#)	15,610	17,299	-9.8	-2.4



Net operating income increased YoY despite divestitures, through disciplined deposit pricing, robust leasing activity, and strong fee growth in key businesses

Net operating income (USD mn)

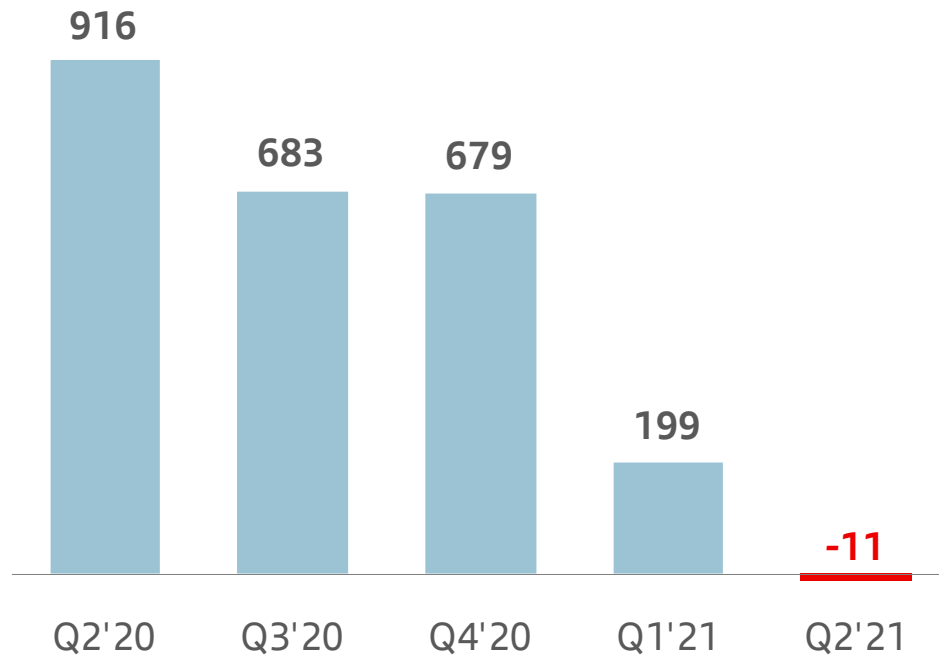


	H1'21	H1'20	YoY (%)	QoQ (%)
Total income	4,503	4,109	9.6	-3.4
Operating Expenses	(1,845)	(1,747)	5.7	4.9
Net operating income	2,658	2,363	12.5	-8.7
Efficiency ratio	41.0%	42.5%	-153 bps	



Provisions decreased due to lower net charge offs across the portfolio driven by the economic recovery

Net LLPs (USD mn)



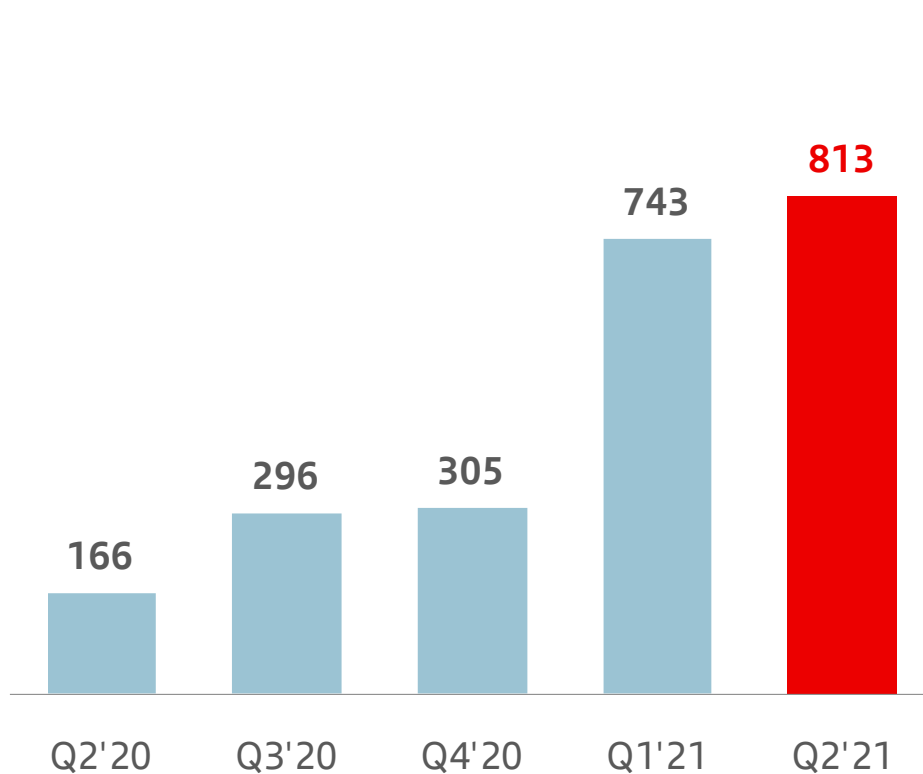
	H1'21	H1'20	YoY (%)	QoQ (%)
Net operating income	2,658	2,363	12.5	-8.7
Loan-loss provisions	(188)	(1,988)	-90.5	-
Net operating income after provisions	2,470	375	-	7.5

NPL ratio	2.00%	1.49%	51 bps	-11 bps
Cost of credit ¹	1.34%	3.30%	-196 bps	-78 bps
Coverage Ratio	186%	253%	-67.4 pp	2.5 pp



Profits increased YoY due to robust fee and lease income; and solid credit performance across the portfolio

Underlying Attributable Profit (USD mn)



	H1'21	H1'20	YoY (%)	QoQ (%)
PBT	2,470	336	635.9	10.6
Tax on profit	(595)	(39)	-	10.3
Consolidated profit	1,875	296	532.5	10.7
Minority interests	(320)	(64)	399.2	17.0
Underlying attributable profit	1,555	232	569.3	9.5

Effective tax rate	24.1%	11.7%	12.4 pp
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- ▶ Loan demand has stabilized since the peak of the pandemic while deposit growth continues to be robust

Strategy & Business

- ▶ Leverage auto finance capabilities and interconnectivity of CIB and Wealth Management businesses
- ▶ Execute digital, consumer lending and branch transformation initiatives to improve customer experience and profitability of the consumer banking business
- ▶ Adapt business strategy to mitigate revenue impact from lower rates
- ▶ Manage costs to improve efficiency and complete legacy regulatory remediation programs

Results

- ▶ Total income increased YoY driven by strong auto lease income offsetting loss of customer revenue due to divestitures
- ▶ Net operating income increased YoY despite divestitures, through disciplined deposit pricing, robust leasing activity, and strong fee growth in key businesses
- ▶ Provisions decreased due to lower net charge offs across the portfolio driven by the economic recovery
- ▶ Profits increased YoY due to robust fee and lease income; and solid credit performance across the portfolio

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Balance sheet – Santander US

USD million			Variation	
	Jun-21	Jun-20	Amount	%
Loans and advances to customers	111,166	115,647	(4,482)	(3.9)
Cash, central banks and credit institutions	30,179	21,636	8,543	39.5
Debt instruments	18,885	18,012	873	4.8
Other financial assets	4,242	7,289	(3,047)	(41.8)
Other asset accounts	20,469	21,104	(635)	(3.0)
Total assets	184,940	183,689	1,251	0.7
Customer deposits	94,157	87,727	6,430	7.3
Central banks and credit institutions	20,594	23,627	(3,033)	(12.8)
Marketable debt securities	38,101	40,439	(2,338)	(5.8)
Other financial liabilities	4,624	7,413	(2,789)	(37.6)
Other liabilities accounts	4,602	4,423	179	4.0
Total liabilities	162,078	163,629	(1,551)	(0.9)
Total equity	22,862	20,059	2,802	14.0
Other managed customer funds	24,073	21,040	3,033	14.4
Mutual funds	15,595	11,825	3,770	31.9
Pension funds	—	—	—	—
Managed portfolios	8,477	9,214	(737)	(8.0)



Balance sheet – Santander Bank N.A.

USD million	Jun-21	Jun-20	Variation	
			Amount	%
Loans and advances to customers	58,669	59,750	(1,081)	(1.8)
Cash, central banks and credit institutions	15,657	8,691	6,966	80.2
Debt instruments	17,377	15,049	2,328	15.5
Other financial assets	1,139	2,091	(951)	(45.5)
Other asset accounts	2,518	2,556	(39)	(1.5)
Total assets	95,360	88,137	7,223	8.2
Customer deposits	70,760	64,399	6,361	9.9
Central banks and credit institutions	11,994	10,627	1,367	12.9
Marketable debt securities	—	—	—	—
Other financial liabilities	970	1,423	(453)	(31.8)
Other liabilities accounts	789	868	(79)	(9.0)
Total liabilities	84,513	77,317	7,197	9.3
Total equity	10,846	10,820	26	0.2
Other managed customer funds	0	0	0	0.0
Mutual funds	0	0	0	0.0
Pension funds	—	—	—	—
Managed portfolios	—	—	—	—



Balance sheet – Santander Consumer US

USD million	Jun-21	Jun-20	Variation	
			Amount	%
Loans and advances to customers	30,228	30,262	(34)	(0.1)
Cash, central banks and credit institutions	2,872	2,174	699	32.1
Debt instruments	210	119	90	75.8
Other financial assets	14	4	9	226.6
Other asset accounts	17,149	17,450	(301)	(1.7)
Total assets	50,473	50,010	463	0.9
Customer deposits	—	2	(2)	(100.0)
Central banks and credit institutions	11,006	13,135	(2,129)	(16.2)
Marketable debt securities	27,210	27,519	(309)	(1.1)
Other financial liabilities	332	289	43	14.8
Other liabilities accounts	3,063	2,172	891	41.0
Total liabilities	41,611	43,117	(1,507)	(3.5)
Total equity	8,862	6,892	1,970	28.6
Other managed customer funds	—	—	—	—
Mutual funds	—	—	—	—
Pension funds	—	—	—	—
Managed portfolios	—	—	—	—



Income statement – Santander US

USD million

	Q1'20	Q2'20	Q3'20	Q4'20	Q1'21	Q2'21
Net interest income	1,612	1,573	1,644	1,608	1,611	1,599
Net fee income	275	237	255	247	290	231
Gains (losses) on financial transactions	51	55	15	13	84	24
Other operating income	188	118	225	278	306	359
Total income	2,126	1,983	2,139	2,145	2,290	2,213
Operating expenses	(892)	(855)	(846)	(918)	(901)	(945)
Net operating income	1,235	1,128	1,292	1,227	1,390	1,268
Net loan-loss provisions	(1,072)	(916)	(683)	(679)	(199)	11
Other gains (losses) and provisions	(7)	(33)	(24)	(44)	(18)	18
Underlying profit before tax	156	180	586	504	1,173	1,297
Tax on profit	(47)	8	(205)	(119)	(283)	(312)
Underlying profit from continuing operations	109	188	381	386	890	985
Net profit from discontinued operations	—	—	—	—	—	—
Underlying consolidated profit	109	188	381	386	890	985
Non-controlling interests	(42)	(22)	(84)	(81)	(147)	(173)
Underlying attributable profit to the parent	66	166	296	305	743	813



Income statement – Santander Bank N.A.

USD million

	Q1'20	Q2'20	Q3'20	Q4'20	Q1'21	Q2'21
Net interest income	539	526	545	536	531	538
Net fee income	87	62	82	83	78	75
Gains (losses) on financial transactions	5	39	19	17	31	5
Other operating income	(9)	(11)	(22)	(8)	(9)	(10)
Total income	622	616	624	628	631	608
Operating expenses	(479)	(453)	(469)	(494)	(490)	(500)
Net operating income	143	163	156	133	141	108
Net loan-loss provisions	(204)	(150)	(96)	(55)	20	36
Other gains (losses) and provisions	(3)	(11)	(8)	(49)	(18)	16
Underlying profit before tax	(64)	2	51	30	143	159
Tax on profit	26	39	(24)	(24)	(22)	(6)
Underlying profit from continuing operations	(38)	41	27	6	122	153
Net profit from discontinued operations	—	—	—	—	—	—
Underlying consolidated profit	(38)	41	27	6	122	153
Non-controlling interests	—	—	—	—	—	—
Underlying attributable profit to the parent	(38)	41	27	6	122	153



Income statement – Santander Consumer US

USD million

	Q1'20	Q2'20	Q3'20	Q4'20	Q1'21	Q2'21
Net interest income	989	958	1,037	1,035	1,040	1,015
Net fee income	84	62	69	67	76	31
Gains (losses) on financial transactions	10	(12)	(11)	1	42	18
Other operating income	197	140	247	287	316	389
Total income	1,280	1,149	1,343	1,391	1,474	1,454
Operating expenses	(228)	(232)	(226)	(276)	(258)	(273)
Net operating income	1,051	917	1,117	1,115	1,215	1,180
Net loan-loss provisions	(862)	(750)	(568)	(572)	(223)	(16)
Other gains (losses) and provisions	(2)	(15)	(8)	(3)	(7)	(5)
Underlying profit before tax	187	153	541	540	986	1,159
Tax on profit	(45)	(36)	(143)	(126)	(236)	(284)
Underlying profit from continuing operations	142	117	398	413	749	875
Net profit from discontinued operations	—	—	—	—	—	—
Underlying consolidated profit	142	117	398	413	749	875
Non-controlling interests	(42)	(22)	(84)	(81)	(147)	(173)
Underlying attributable profit to the parent	99	95	314	332	602	703

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

