

Santander Consumer Bank

Business & Corporate Banking



Dear Customer, dear Business Partner,

The technological progress and especially digitalization are changing the entire industry – locally as well as globally.

In these times, continuity and a clear commitment to the German mid-sized sector are of great importance.

Our customers are a decisive factor in everything we do and are most important to us. We measure ourselves by satisfying your needs entrusted to us to the fullest – in your as well as our view.

Based on our robust and globally consistent business model we do this as a European entrepreneur's bank since 1857.

We stand for: Simple. Personal. Fair.

That is our motto and we are looking forward to working together with you.



Peter Stindt, Head of Business & Corporate Banking Germany

Banco Santander

Balanced geographic diversification is key to our stable and predictable growth



Our purpose

To help people and businesses prosper



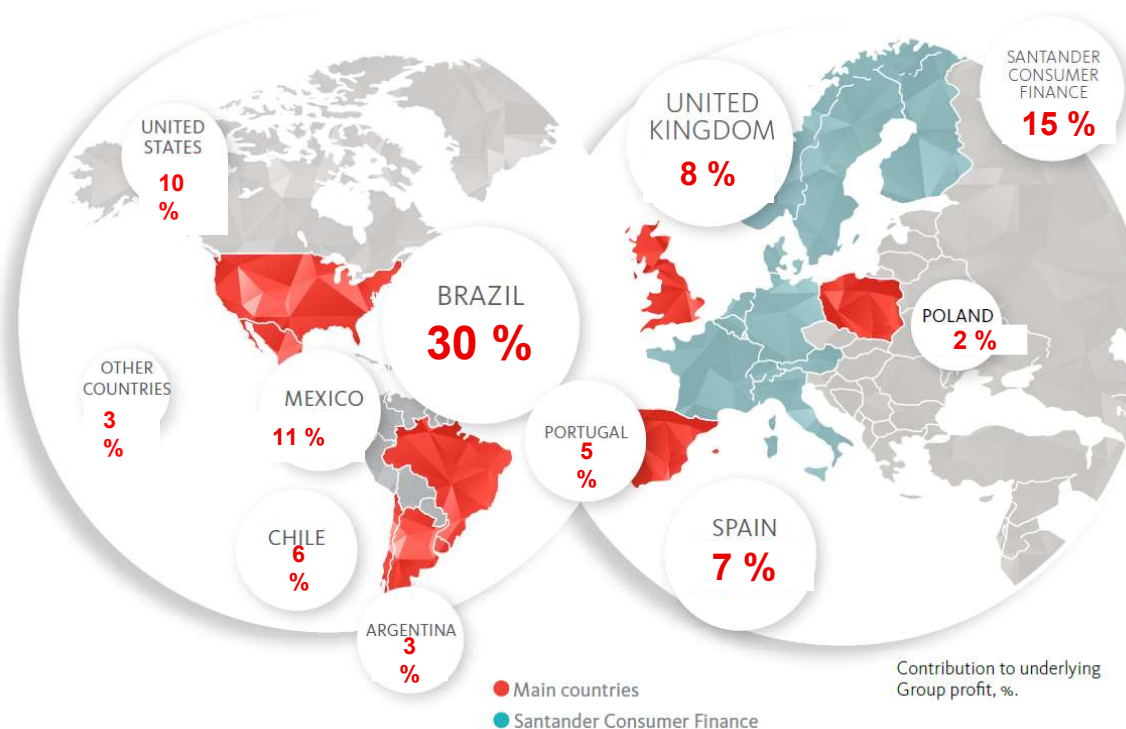
Our aim

To be the **best open, digital platform for financial services** earning the lasting loyalty of our employees, customers, shareholders and communities.



A bank, that is...

Simple | Personal | Fair



Numbers and facts

11,236
Branches

148 Mill.
Customers

191,189
Employees

42,4 Mill.
Digital customers

Data: December 2020
SCF excluding SCUUK

Santander's Core Markets

Think globally, act locally

USA



Market share^{1,6} 3%
Employees 15,677

Mexico



Market share^{4,5} 13%
Employees 21,572

Brazil



Market share¹ 10%
Employees 42,767

Chile

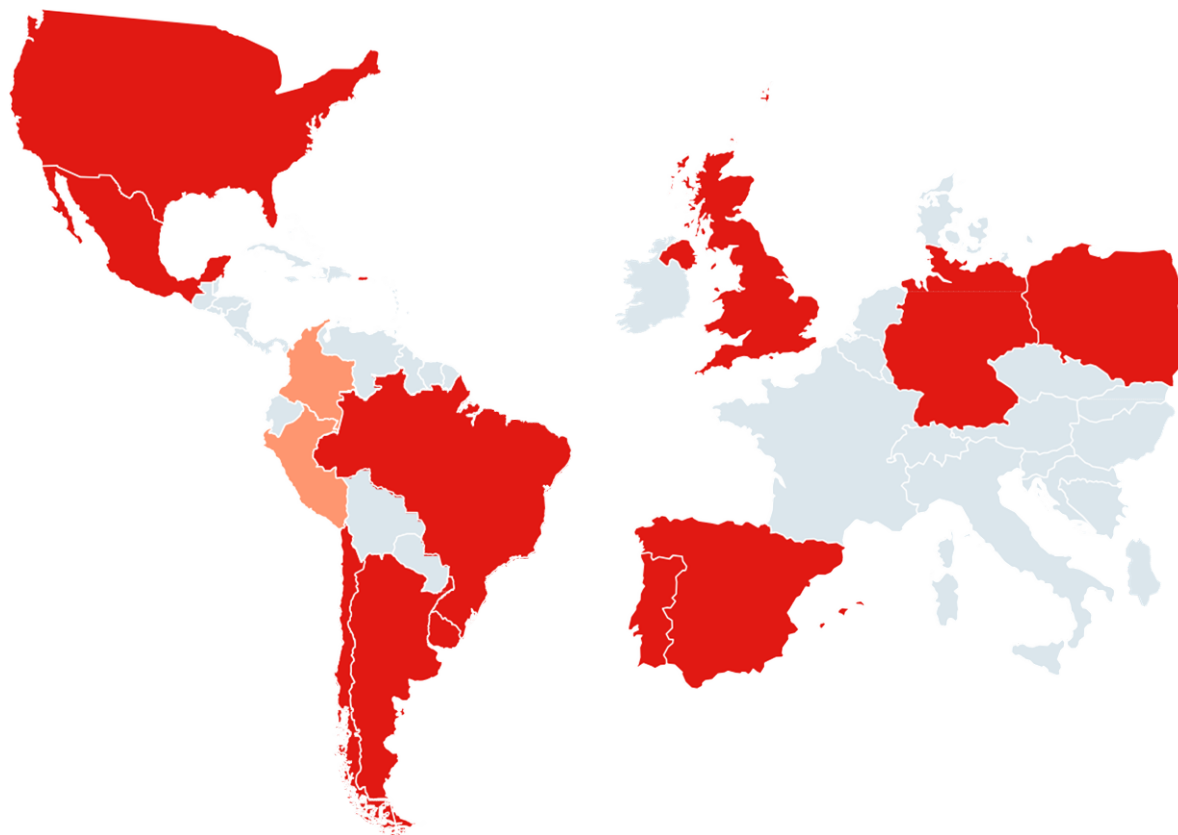


Market share¹ 18%
Employees 10,491

Argentina



Market share¹ 11%
Employees 9,058



UK



Market share^{4,5} 10%
Employees 20,945

Germany (SCB AG)



Market share³ 10%
Employees 3,075

Poland



Market share^{1,2,4} 12%
Employees 10,388

Spain



Market share¹ 17%
Employees 29,504

Portugal



Market share^{1,4} 18%
Employees 6,015

1 Loans

2 Entire business, including Kredyt Bank

3 Consumer Loans

4 Including Santander Consumer Finance

5 Including mortgages, unsecured personal loans and loans to SMEs

6 Based on the countries in which SAN conducts operational business

Santander Germany

2019	Joint Venture „Hyundai Capital Services Inc.“
2018	Harmonization of brand identity
2016	Pfandbrief licence obtained and Joint Venture „PSA Bank Deutschland GmbH“
2015	Joint Venture „Volvo Car Financial Services GmbH“
2011	Acquisition of the German Retail Business of „SEB“
2009	Acquisition and Merger of „GE Money Bank“
2008	Acquisition and Merger of „RBS“
2006	Name change in „Santander Consumer Bank“
2002	Merger of „CC-Bank“ and „AKB Bank“
1987	Named „CC-Bank“ and Acquisition by „Santander“
1957	Founded as „Curt Brieche KG Absatzfinanzierung“

TIMELINE

FACTS

209
Branches



3.075
Employees

50,1 bn. €
Balance
sheet total



29,2 bn. €
Receivables to
customers



92
Apprentices



22,8 bn. €
Deposits







393,6 mill. €
PaT

3,3 bn. €
Equity

Santander in Germany

New business fields overview

Area	 Business & Corporate Banking	 Mobility	 Consumer goods	 Direct business
Customers	Mid Caps Companies >25 mill. € turnover Large Corporates	Private clients Dealers Importers Manufacturers	Private clients Retailers	Private clients Cooperation partners
Sales	Relationship Manager in 5 reg. Hubs Large Corporates / Product Specialists in Frankfurt	Indirect sales <ul style="list-style-type: none"> • Dealer network • Sales reps • Regional HVC Online activities	Indirect sales <ul style="list-style-type: none"> • Sales reps • Operative sales • Strategic distribution • DDC 	Direct sales <ul style="list-style-type: none"> • Branches • Remote advice • Digital advice • Cooperation business
Products	Revolving Credit Facilities Syndicated/Bilateral Loans Commercial Real Estate International Products (L/C, Guarantees, Documentary Business) Trade Finance FX/Interest Hedging Cash Management Asset Management	Installment loans AutoDispoPlus-Card Leasing Factoring Stock Financing Importer financing Insurances	Installment loans ComfortCard plus Factoring Direct Banking Purchase on account @PoS Insurances	Installment loans Checking accounts Credit and debit cards Deposits Investment products Asset Management Mortgages Pension schemes Insurances

Support for your Business

Our Financing Solutions

Easy Working Capital Financing

Working Capital Financing to bridge temporary and/or seasonal liquidity shortages. Working Capital Financing can be provided in the form of overdrafts (cash loans), short-term loans, guarantees & sureties and also within syndicated financings.

Uncomplicated Growth and Investment Financing

Bilateral loans, syndicated financings up to subsidy programmes to strengthened the development of your cooperation by financing of investments in property, plant and equipment and acquisition financing („Buy-Out-Financing“).

Interest Management

Derivatives as hedging solution for your Interest Management



Santander Cash Management

Payments and account information at a glance

Electronic Banking

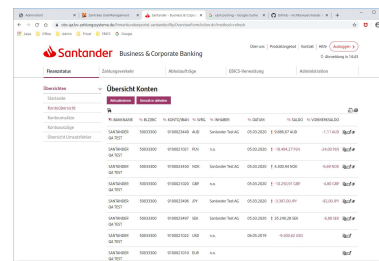
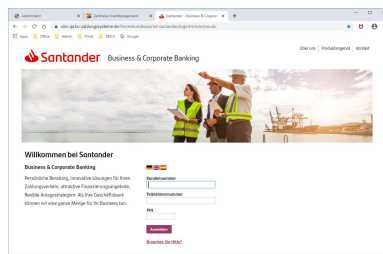
Payments

Reporting

Cash Pooling

Cash Nexus

- Multibank Corporate Portal in the languages German, English and Spanish
- Software cooperation with Business Logics
- SEPA Credit Transfers (also with same-day execution) and SEPA Urgent Payments
- SEPA Core Direct Debits and SEPA B2B Direct Debits
- International Payments (AZV)
- MT940/MT942 | camt.52/camt53 *
- Within accounts held with Santander Consumer Bank AG
- Zero Concentrating and Target Balancing
- Global Cash Management through a single point of entry
- Transaction services for worldwide Santander accounts
- Reporting for Santander and third-party bank accounts

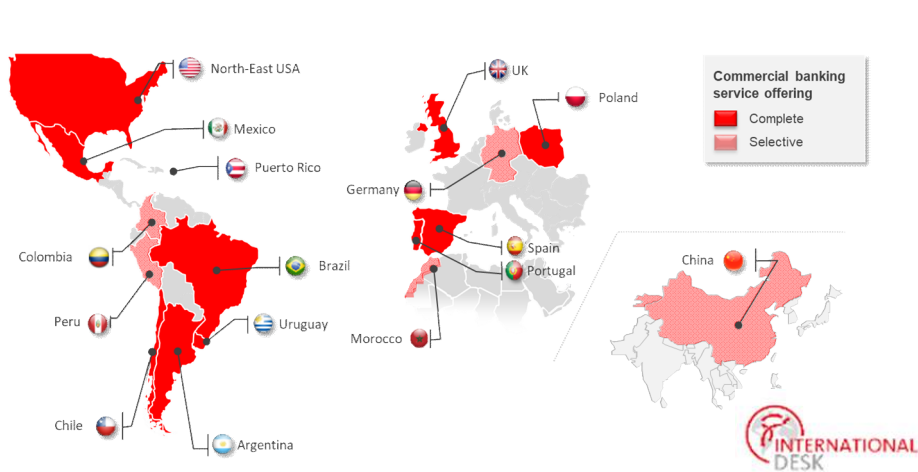


* In preparation

International Business

Product Solutions and Network for your Success

- Individual solutions regarding financing, risk mitigation and transactions to support your international business. Our Trade Finance and Treasury Solutions specialists are available to optimize your business.
- Local support and expertise for your subsidiary (as well as parent company through our International Desk specialists in Germany) in our Santander core markets.
- Additional countries: support through our partners and the Trade Club Alliance (Santander being a founder member: over 13 banking groups simplify the international business of more than 21.000 companies in 50 countries).



A specialized team in 16 geographies who talk and understand the language and local culture with in-depth international experience



Santander Asset Management

An international asset manager with a deep-rooted local presence in Europe and Latin America.

The above figures are internally sourced as at 31/12/2020 and reflect assets under management of the local asset management companies in addition to the Luxembourg funds sold locally.

LATAM
€ 68 bn

Brazil
Mexico
Puerto Rico
Chile
Argentina

Europe*
€ 113 bn

United Kingdom
Spain
Germany
Poland
Portugal
Luxemburg

Experience

+49

years in the industry.

Assets under Management

€ 181

billion of AUM, with a balanced diversification between developed and emerging markets.

Present in

11

countries. One of the largest international asset managers in Latin America.

More than

790

employees worldwide, of whom 236 are investment professionals.

* The total number of AUMs does not include the master-feeder structures

** Data as of December 31, 2020