

# RESULTS

(BR GAAP)  
2<sup>ND</sup> QUARTER 2021



A STORY OF  
TECHNOLOGICAL  
TRANSFORMATION  
WITH AN EYE ON THE  
CUSTOMER

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# AGENDA

# 1



**STRATEGIC  
UPDATE**

# 2



2Q21 RESULTS  
HIGHLIGHTS

# 3



TAKEAWAYS





# INTEGRATED BUSINESS SYSTEM FOCUSED ON DELIVERING THE BEST CUSTOMER EXPERIENCE WITH A FAST PACE OF ACQUISITION AND LOYALTY

**+50MM**  
CUSTOMERS

AUTO ECOSYSTEM  
**35MM**  
INTERACTIONS /MONTH



DIGITAL CHANNELS  
**+503MM**  
TOTAL VISITS /MONTH



# WE KEEP GROWING

## CUSTOMERS

OPEN SEA OPPORTUNITIES

 **DIGITAL**

**17.3MM**  
TOTAL CUSTOMERS/MONTH

**+2.2x**  
SALES/ YoY

 **REMOTE**

**SX NEGÓCIOS**  
SERVICE MODEL

**+300k**  
SALES/ MONTH

 **PHYSICAL**

**+15MM**  
PEOPLE IN STORES/ MONTH

OF WHICH  
**50%**  
NON-CUSTOMERS

EXPANSION IN STRATEGIC REGIONS

**+15%**  
REVENUE

 **EXTERNAL CHANNEL**

**+5K**  
POINTS OF SALES

**+290K**  
SALES/MONTH





# COMBINING PROFITABILITY WITH RAPID AND PROFITABLE CUSTOMER BASE EXPANSION

JUNE-21

50.2MM TOTAL CUSTOMERS QoQ +1,247k

80% OF REVENUE

6 PRODUCTS OR MORE LOYAL

7.1MM

3 TO 5 PRODUCTS

7.0MM

ACTIVE ACCOUNT HOLDERS

+542k

UP TO 2 PRODUCTS

14.9MM

+67k

ENGAGEMENT POTENTIAL

21.2MM

+638k

## ACQUISITION SPEED

+600k CUSTOMERS/MONTH  
+50% YoY



NPS

62.7

HIGH LEVELS

POINTS

## MAKING IT PROFITABLE



+6% YoY

REVENUE PER TOTAL CUSTOMER




HINGED ON A

# TECHNOLOGICAL AND SOLID CULTURE

ALIGNED WITH OUR AMBITION

 CAPACITY

**+300MM**  
TRANSACTIONS  
PROCESSED  
PER DAY

 WIDE-SCALE ADOPTION  
OF ARTIFICIAL  
INTELLIGENCE AND  
BIG DATA  
**GENT& | 9.8MM**  
CUSTOMERS SERVED<sup>1</sup>



**72%**  
OF OUR OPERATIONS  
ARE ON THE **CLOUD** IN 2021

 SPEED AND PRODUCTIVITY  
**TIME-TO-MARKET HAS IMPROVED**

CURRENTLY **85%**  
OF PROJECTS RUN ON **AGILE**  
**AND DEVOPS**, WITH AVERAGE  
DELIVERY SPEED < **40 DIAS**

**+8.7K** DEPLOYMENTS  
OF NEW PRODUCTS AND  
SOLUTIONS IN 2021

 SOLIDITY

**-90%**  
**SIGNIFICANT INCIDENTS**  
OVER THE LAST 3 YEARS AND  
**AVERAGE AVAILABILITY >**  
**99.85%**



<sup>1</sup> SINCE THE LAUNCH OF THE ARTIFICIAL INTELLIGENCE PLATFORM IN MAY/20



AND COMPRISED OF A DETERMINED TEAM THAT ENCOURAGES **TO PLAY A LEADING ROLE IN THEIR PROFESSIONAL DEVELOPMENT**



**VALUING OUR PEOPLE**

**30%**

OF LEADERSHIP POSITIONS ARE HELD BY WOMEN

**26%**

OF EMPLOYEES ARE BLACK

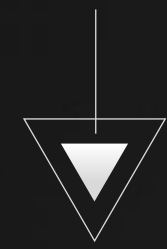
**5%**

OF EMPLOYEES ARE PEOPLE WITH DISABILITIES



**TAKING ON A LEADING ROLE IN KNOWLEDGE**

**ACADEMIA SANTANDER**



**+3K**

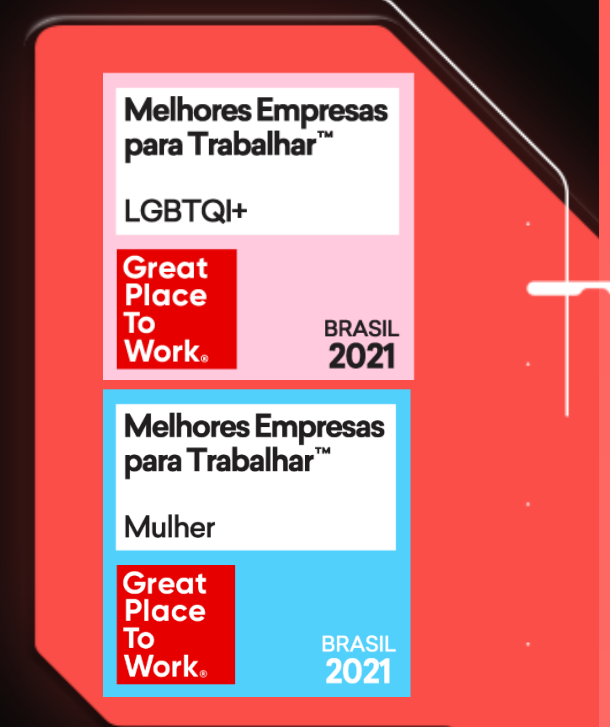
COURSES HELD IN 2Q21

**>73%**

INTERNAL MULTIPLIERS



**RECOGNIZED BY OUR CUSTOMERS AND THE MARKET**



**WE ARE ONE OF THE BEST COMPANIES TO WORK FOR**

**LGBTQIA+ WOMEN**

**gent &**



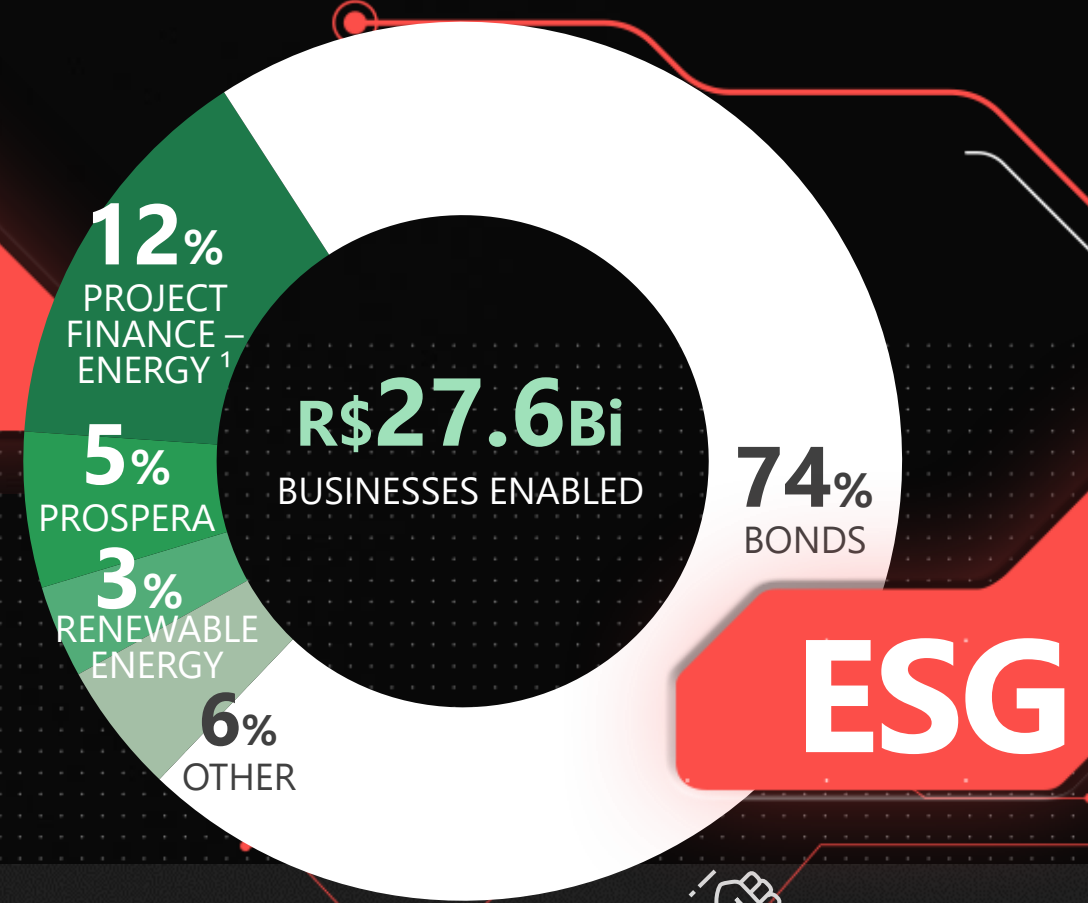
COUPLED WITH OUR DRIVE TO SUPPORT

OUR **SOCIETY**

**"CDC SOLAR" CAMPAIGN**  
 +R\$250MM DISBURSED

**PROSPERA**  
 +620k ACTIVE CUSTOMERS  
 R\$ 1.5Bi PORTFOLIO

**CDC BIKE**  
 BICYCLE FINANCING INCENTIVE



**SANTANDER NET ZERO AMBITION**  
 1<sup>ST</sup> BRAZILIAN BANK TO JOIN THE NET-ZERO-BANKING ALLIANCE  
 LOW-CARBON CDB (TIME DEPOSIT)  
 CARDS MADE OF RECYCLED PVC

**NEW PINHEIROS RIVER**  
 US\$ 25MM LOAN TO HELP CLEAN UP THE RIVER<sup>2</sup>

**BRAZIL'S 1<sup>ST</sup> SUSTAINABLE STATION**  
 1,454M<sup>2</sup> OF GREEN AREA  
 70% OF ENERGY FROM SOLAR PANELS  
 WATER REUSE SYSTEM

**SOCIAL INITIATIVE "BRASIL SEM FOME" CAMPAIGN**  
 +200K FOOD BASKETS DONATED

ACCOLADES



<sup>1</sup>DISBURSEMENT + ADVISORY; <sup>2</sup> DESENVOLVE SP: FINANCIAL INSTITUTION OF THE STATE GOVERNMENT OF SÃO PAULO

WITH MARKET POSITIONING AND

**LEADERSHIP IN WHOLESALE BANKING**

**GLOBAL BANK**

— **LEADING FX BANK** FOR THE LAST 8 YEARS

— **2<sup>ND</sup> LARGEST FOREIGN TRADE PORTFOLIO** AMONG BANKS WITH **US\$ 15Bi**

**GO-TO BANK FOR INFRASTRUCTURE**

— **R\$ 5Bi** DIRECTED TO FINANCING THE **SANITATION SECTOR**

— **ENERGY TRADING - TOP 5** IN BRAZIL IN JUST ONE YEAR

— **+250 WIND FARMS** ENABLED

**GO-TO BANK FOR AGRIBUSINESS**

— **LARGEST AGRICULTURAL COMMODITIES DESK** IN BRAZIL

— **RENOVABIO: ~70%** OF CBIOS TRADED

— **LEADERSHIP IN GREEN FINANCING**, AMBITION OF **R\$ 5Bi** PORTFOLIO BY DEC-21

**GO-TO BANK FOR EQUITIES**

— **LARGEST INTERNATIONAL BANK** IN STOCK OFFERINGS IN BRAZIL

— **INVOLVED IN 17 STOCK OFFERINGS** AND **+R\$ 30.5Bi** IN VOLUME IN THE 1<sup>ST</sup> HALF OF 2021

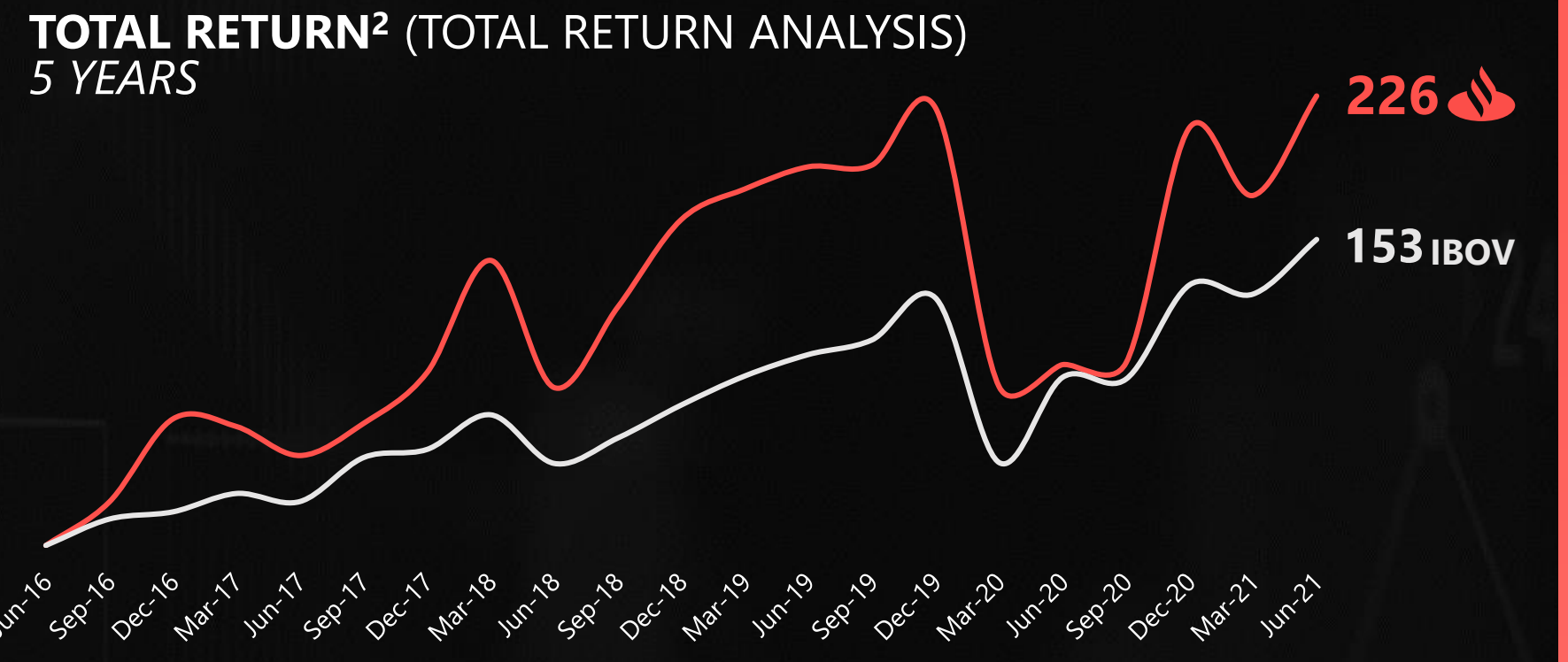
— **TORO: AGREEMENT FOR MOBILLS AND MONETUS ACQUISITIONS** ADD MORE THAN **10MM CUSTOMERS** TO OUR PLATFORM



<sup>1</sup> PENDING REGULATORY APPROVALS

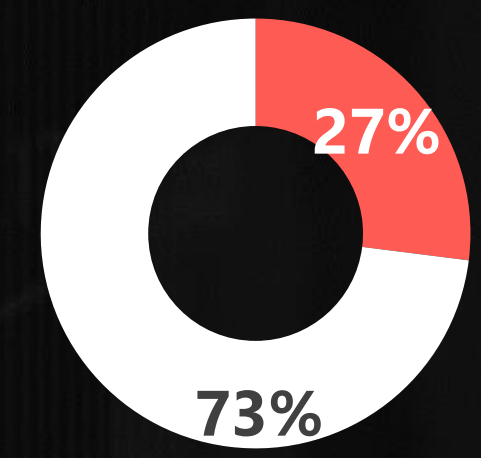


# ALLOWING US TO DELIVER VALUE TO OUR SHAREHOLDERS THROUGH RECURRING AND CONSISTENT RESULTS

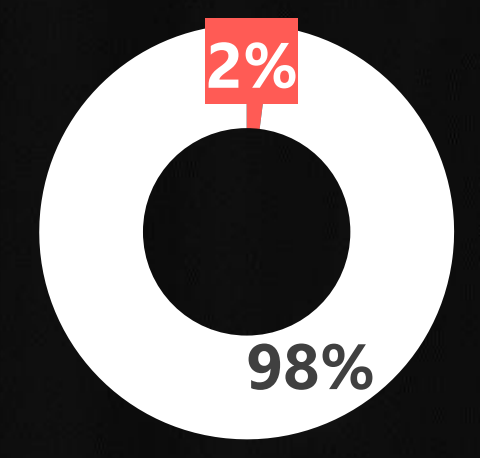


## MARKET BREAKDOWN | 1Q21

MARKET CAP



NET PROFIT



BANKS > COE<sup>3</sup>

INSTITUTIONS < COE<sup>3</sup>

# AGENDA

# 1



STRATEGIC  
UPDATE

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**2Q21 RESULTS  
HIGHLIGHTS**

# 3



TAKEAWAYS





# PRO FORMA RESULTS<sup>1</sup>

(R\$ million)	2Q21	2Q20	2Q21 x 2Q20	1Q21	2Q21 x 1Q21
Net Interest Income	13,424	13,629	-1.5%	13,426	0.0%
Fees	4,700	3,705	26.8%	4,367	7.6%
<b>Total Revenues</b>	<b>18,124</b>	<b>17,335</b>	<b>4.6%</b>	<b>17,793</b>	<b>1.9%</b>
Allowance for Loan Losses	-3,325	-3,334	-0.3%	-3,161	5.2%
General Expenses	-5,106	-4,930	3.6%	-5,008	2.0%
Others	-3,015	-3,049	-1.1%	-3,157	-4.5%
<b>Profit Before Taxes</b>	<b>6,678</b>	<b>6,022</b>	<b>10.9%</b>	<b>6,467</b>	<b>3.3%</b>
Taxes and Minority Interest	-2,507	-2,160	16.1%	-2,512	-0.2%
<b>Net Income w/o extraordinary provision</b>	<b>4,171</b>	<b>3,862</b>	<b>8.0%</b>	<b>3,955</b>	<b>5.4%</b>
Extraordinary Allowance for Loan Losses	-	-3,200	-	-	-
Taxes	-	1,440	-	-	-
<b>NET PROFIT</b>	<b>4,171</b>	<b>2,102</b>	<b>98.4%</b>	<b>3,955</b>	<b>5.4%</b>

## EFFICIENCY RATIO

**33.8%**

-0.8 P.P. YoY

## RECURRENCE RATIO

**92.0%**

+16.9 P.P. YoY

## BIS RATIO

**14.7%**

CET1

**12.6%**

## ROA

**1.7%**

## ROE

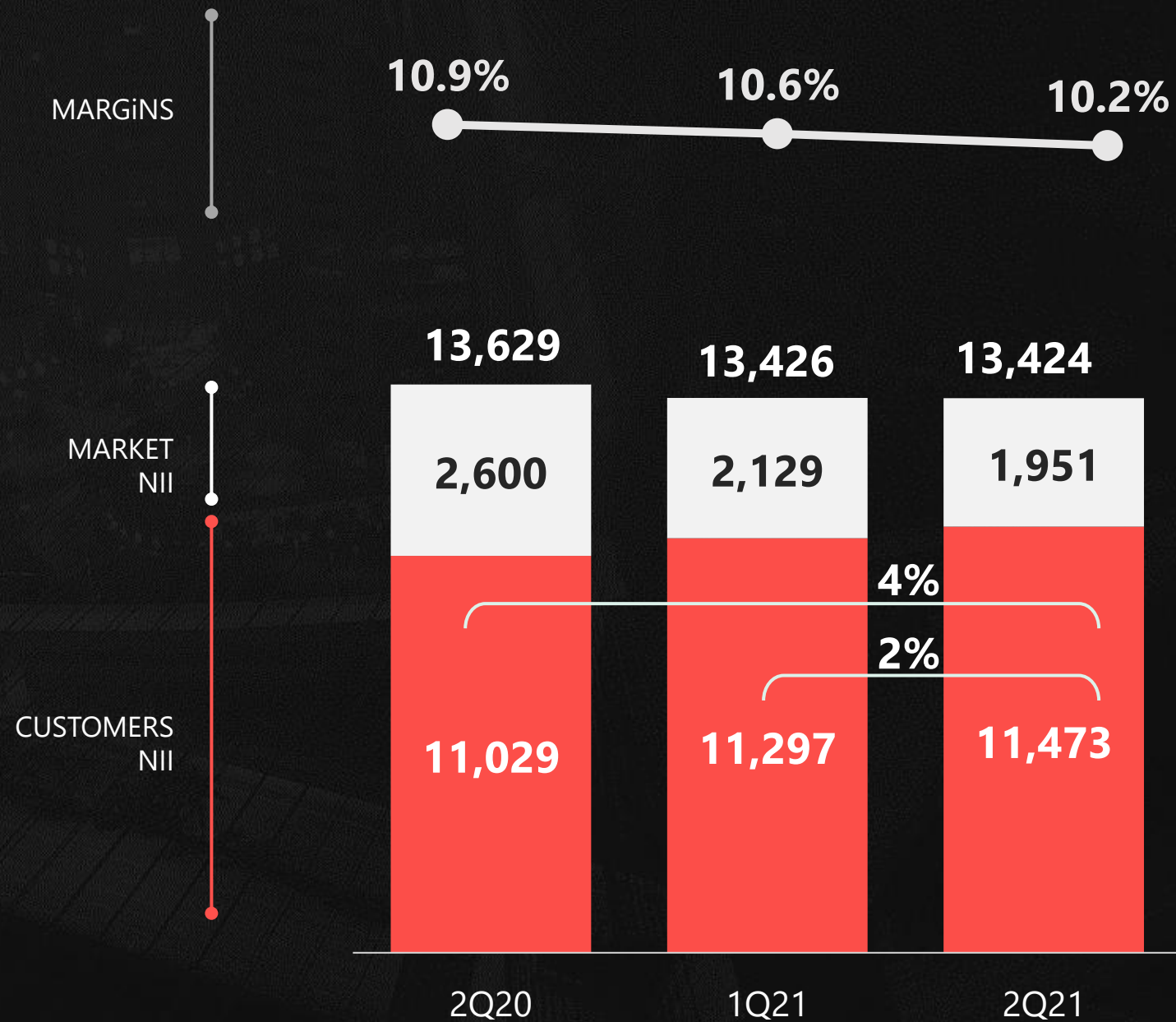
**21.6%**

<sup>1</sup> THE PARTIAL SPIN-OFF OF SANTANDER BRASIL WAS APPROVED AT THE EGM HELD ON MARCH 31ST, 2021, RESULTING IN THE SEGREGATION OF THE SHARES OF ITS OWNERSHIP ISSUED BY GETNET. CONSEQUENTLY, FOR COMPARABILITY PURPOSES, WE HAVE RECLASSIFIED THE 2020 INFORMATION DISREGARDING THE GETNET FIGURES.

# NII

HIGHLIGHTED BY CUSTOMER MARGIN GROWTH DUE TO GREATER TRANSACTIONALITY, BOTH YEARLY AND QUARTERLY

## NET INTEREST INCOME (R\$ million)



(R\$ million)	2Q21	2Q21 x 2Q20	2Q21 x 1Q21
<b>Customers</b>	<b>11,473</b>	<b>4.0%</b>	<b>1.6%</b>
Product NII	11,332	6.1%	1.6%
Volume	445,474	13.7%	4.5%
Margins	10.2%	-0.7 p.p	-0.4 p.p
<b>Market activities</b>	<b>1,951</b>	<b>-25.0%</b>	<b>-8.4%</b>
<b>Net Interest Income</b>	<b>13,424</b>	<b>-1.5%</b>	<b>0.0%</b>

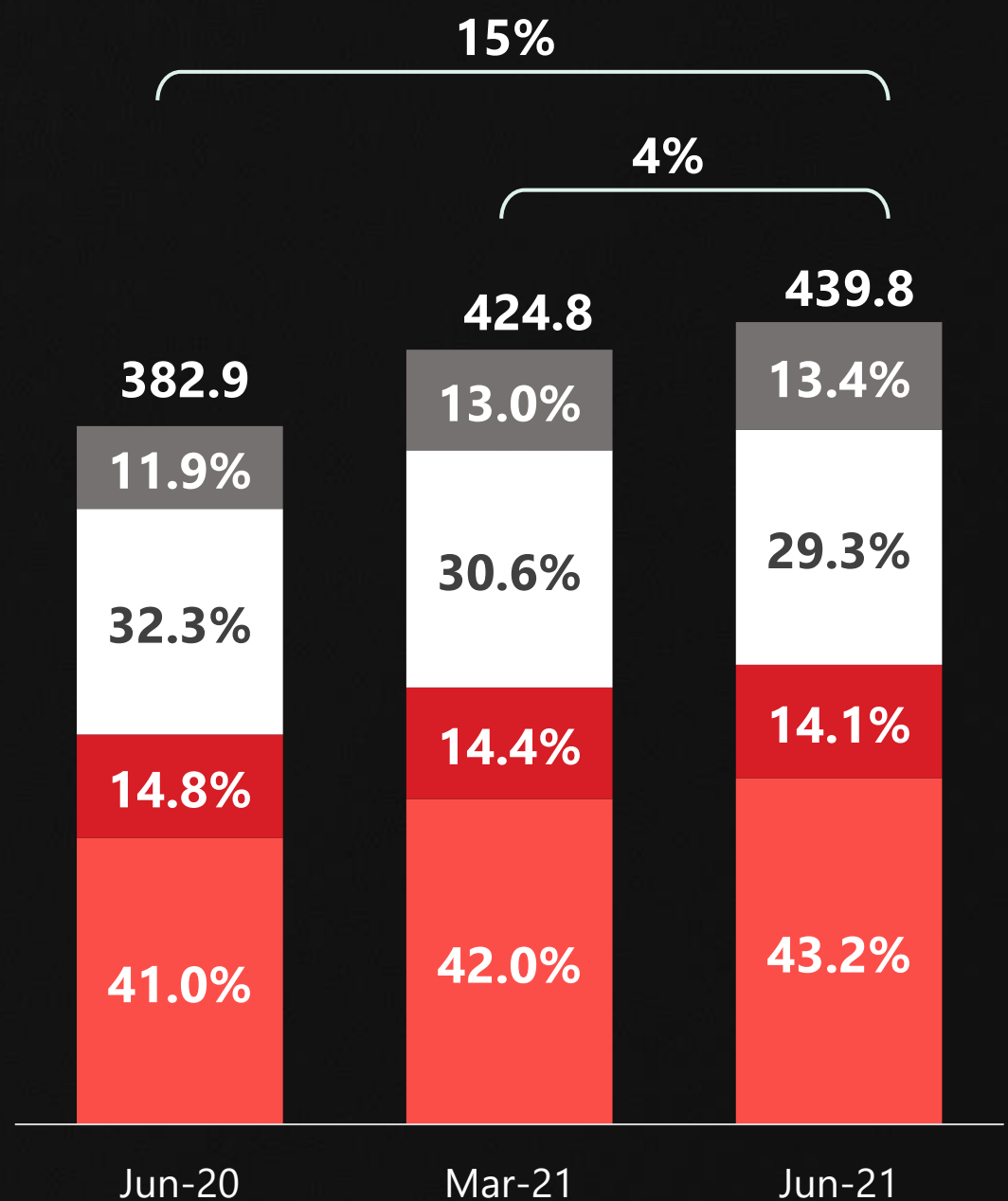




# PORTFOLIO

## RETAIL IS THE HIGHLIGHT IN THE YEAR AND QUARTER

### CREDIT PORTFOLIO (R\$ billion)



(R\$ million)	Jun/21	Jun/21 x Jun/20	Jun/21 x Mar/21
Individuals	189,805	20.9%	6.4%
Consumer finance	62,188	9.6%	1.7%
SMEs	58,906	29.8%	6.5%
Corporate	128,898	4.2%	-0.8%
<b>Total</b>	<b>439,797</b>	<b>14.9%</b>	<b>3.5%</b>
Other transactions <sup>1</sup>	70,517	11.9%	-3.1%
<b>Expanded portfolio</b>	<b>510,314</b>	<b>14.4%</b>	<b>2.6%</b>

DISREGARDING THE FX FLUCTUATION

DEFERRED LOANS **R\$ 32.4Bi** PORTFOLIO JUN-21 **R\$ 17.4Bi** AMORTIZED **4.6%** 15-90 DAYS NPL

COLLATERALIZED INDIVIDUALS LOAN PORTFOLIO + PAYROLL LOANS / OVERALL INDIVIDUALS LOAN PORTFOLIO **71%** PORTFOLIO JUN-21

INDIVIDUALS CONSUMER FINANCE CORPORATE SMES



<sup>1</sup> INCLUDING DEBENTURES, FIDC, CRI, PROMISSORY NOTES, INTERNATIONAL DISTRIBUTION PROMISSORY NOTES AND GUARANTEES

# LIQUIDITY/ FUNDING

## STEADY IMPROVEMENT

### FUNDING

(R\$ million)	Jun/21	Jun/ 21 x Jun/20	Jun/ 21 x Mar/21
Demand deposits	42,177	6.8%	6.0%
Savings deposits	64,748	16.1%	1.7%
Time deposits	286,381	11.5%	4.5%
Financial Bills	20,719	-7.7%	46.8%
Others <sup>1</sup>	54,304	-5.9%	-1.5%
<b>Funding from customers</b>	<b>468,330</b>	<b>8.3%</b>	<b>4.8%</b>
- Reserve requirement	-61,075	6.9%	4.0%
Others	103,185	14.4%	-7.0%
<b>Total Funding - balance</b>	<b>510,440</b>	<b>9.7%</b>	<b>2.3%</b>
Assets under management (AuM)	390,224	7.2%	2.8%
<b>Total Funding + AuM</b>	<b>900,664</b>	<b>8.6%</b>	<b>2.5%</b>

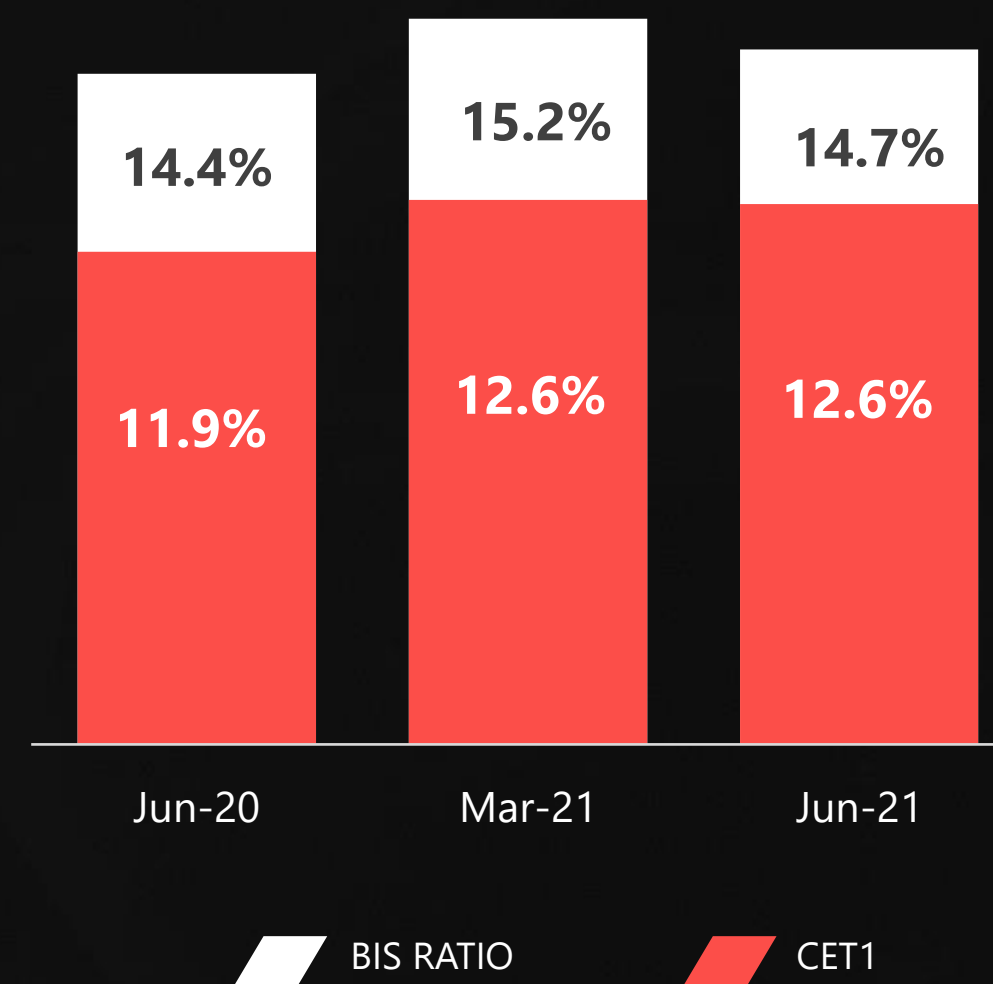
LOAN TO DEPOSIT

**93.9%**

IMPROVEMENT OF  
**603 BPS**

# CAPITAL

### BIS RATIO



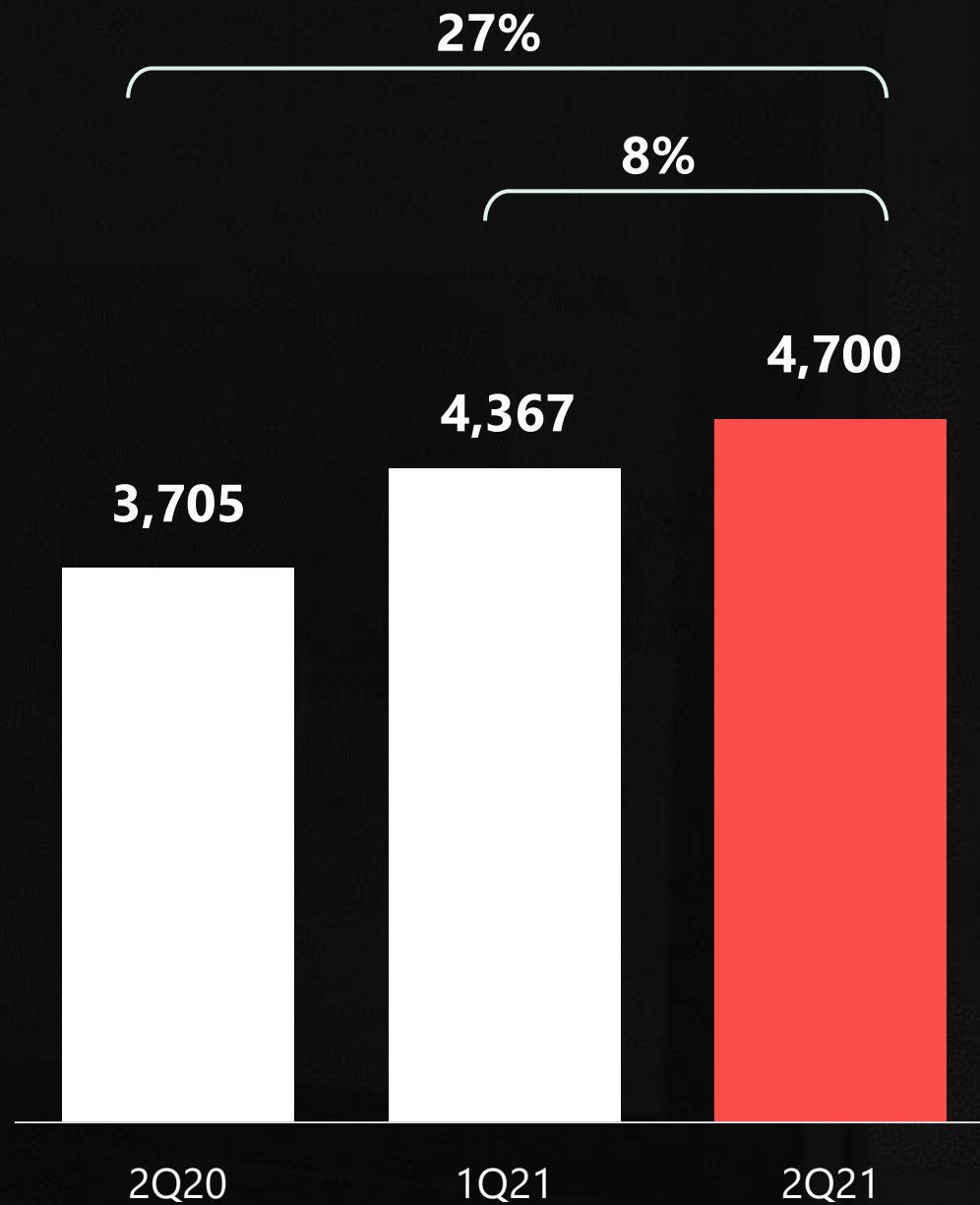
<sup>1</sup> INCLUDING DEBENTURES, REAL ESTATE CREDIT NOTES (LCI), AGRIBUSINESS CREDIT NOTES (LCA), SECURED REAL ESTATE NOTES (LIG) AND STRUCTURED TRANSACTION CERTIFICATES (COE)



# FEES

ROBUST ANNUAL AND QUARTERLY GROWTH, DRIVEN BY INCREASED CUSTOMER BASE AND LOYALTY

FEES (R\$ million)



(R\$ million)	2Q21	2Q21 x 2Q20	2Q21 x 1Q21
Cards	1,146	39.8%	10.1%
Current account	965	2.4%	0.5%
Insurance	920	28.7%	23.9%
Asset management	341	50.4%	2.8%
Lending operations	372	21.3%	-1.6%
Collection services	371	8.3%	-0.2%
Securities brokerage and placement	350	60.5%	-4.9%
Others	235	74.6%	34.8%
<b>Total</b>	<b>4,700</b>	<b>26.8%</b>	<b>7.6%</b>

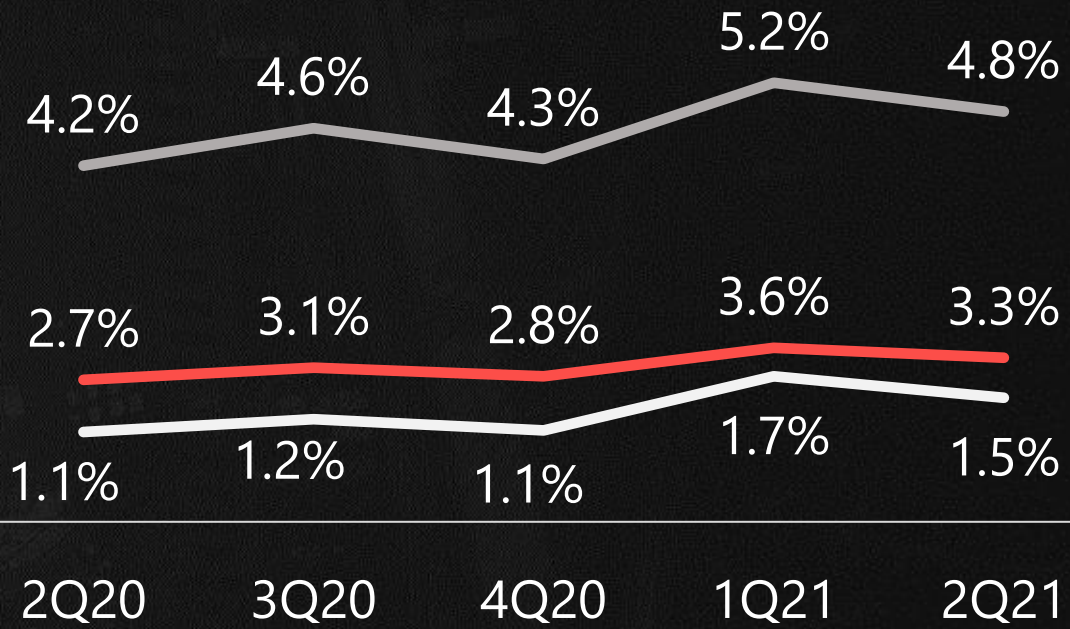


# PORTFOLIO QUALITY

SUPPORTED BY SOLID AND ACTIVE RISK MANAGEMENT

## NPL INDICATORS

### 15 - 90 DAYS



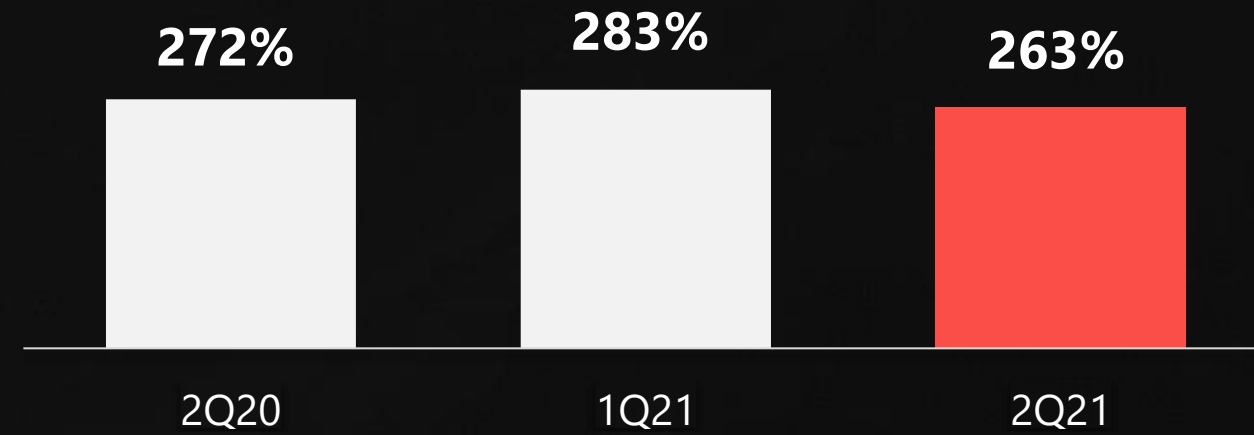
### 90 DAYS



— Individuals — Total — Corporate & SMEs

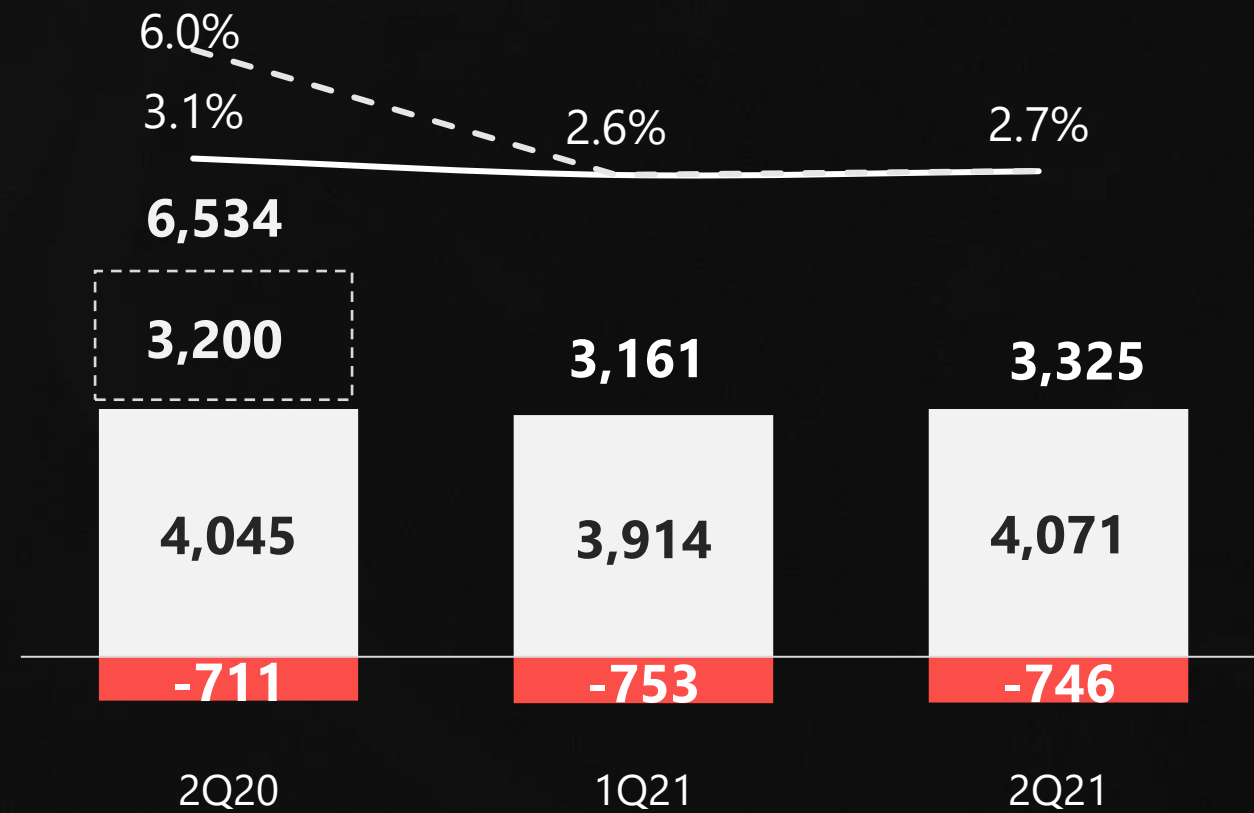
## COVERAGE RATIO

OVER 90 DAYS



## ALLOWANCE FOR LOAN LOSSES (R\$ million)

COST OF CREDIT

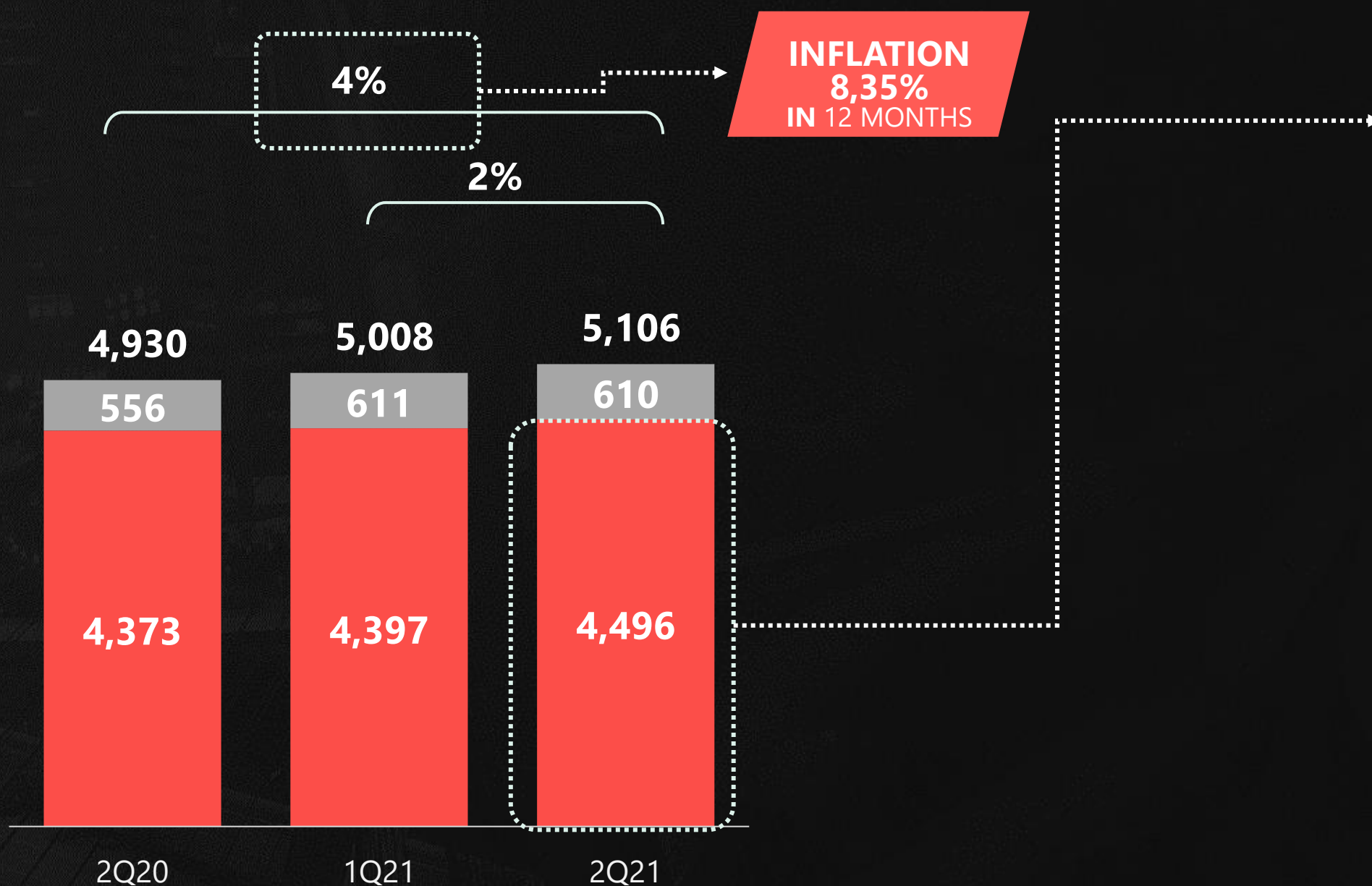


PROVISIONS FOR LOAN LOSSES 
 RECOVERY OF WRITTEN-OFF LOANS 
 COST OF CREDIT 
 CONSIDERING THE EXTRAORDINARY PROVISION

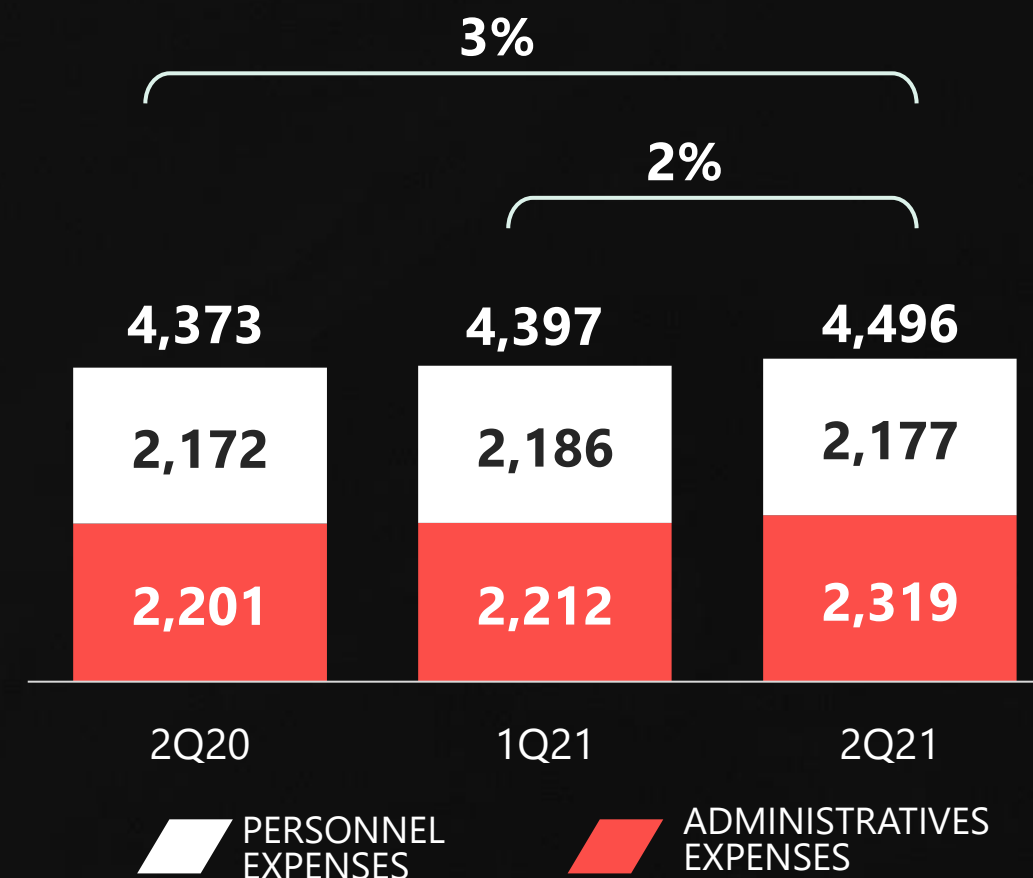


# BEST EFFICIENCY LEVEL IN THE SECTOR<sup>1</sup> AS A RESULT OF DILIGENT COST MANAGEMENT

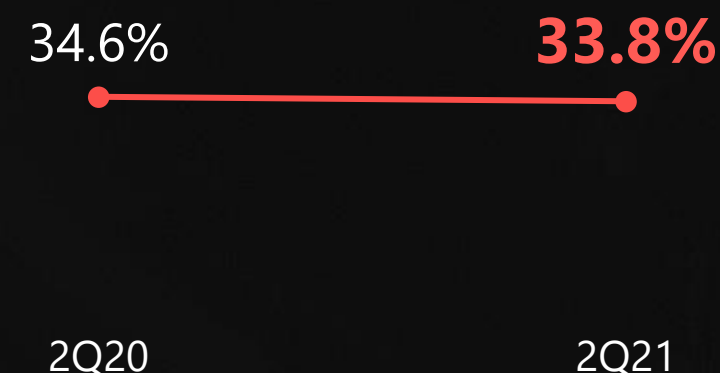
## GENERAL EXPENSES (R\$ million)



## ADMINISTRATIVE AND PERSONNEL EXPENSES BREAKDOWN (R\$ million)



## EFFICIENCY RATIO EVOLUTION



ADMINISTRATIVES AND PERSONNEL EXPENSES

DEPRECIATION AND AMORTIZATION



<sup>1</sup> IN 1Q21, WE COMPLETED 15 QUARTERS WITH THE BEST EFFICIENCY RATIO IN THE INDUSTRY AMONG PRIVATE PEERS

# AGENDA

# 1



STRATEGIC  
UPDATE

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2Q21 RESULTS  
HIGHLIGHTS

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**TAKEAWAYS**





# TAKEAWAYS



1

**BEST RESULT IN OUR HISTORY,**  
CONFIRMING THAT WE HAVE  
ADEQUATELY PREPARED FOR  
DIFFERENT SCENARIOS

2

**RECORD CUSTOMER ACQUISITION,**  
EVIDENCING OUR ASSERTIVE  
STRATEGY OF BUILDING A UNIQUE  
PLATFORM WITH A COMPLETE  
OFFERING AND SERVICE  
COMMITMENT

3

**OUTSTANDING BUSINESS  
PERFORMANCE:**  
SUSTAINABLE REVENUE  
GROWTH, LOWER EXPENSES  
AND CREDIT COST BELOW  
2019

4

**BEST EFFICIENCY RATIO IN THE  
SECTOR AND IN OUR HISTORY:**  
33.8%

5

**ROE CONSISTENCY: 21.6%**

6

**CULTURE THAT VALUES OUR  
PEOPLE AND IS COMMITTED  
TO SOCIETY**





# APPENDIX



**P&L** (R\$ million)

	2Q21	2Q20	Abs.	12M
Net interest income	13,424	13,629	-205	-1.5%
Allowance for loan losses	-3,325	-3,334	9	-0.3%
<b>Net interest income after loan losses</b>	<b>10,099</b>	<b>10,295</b>	<b>-196</b>	<b>-1.9%</b>
Fees	4,700	3,705	994	26.8%
General expenses	-5,106	-4,930	-176	3.6%
Personnel expenses + profit sharing	-2,177	-2,172	-5	0.2%
Administrative expenses	-2,929	-2,758	-171	6.2%
Tax expenses	-1,209	-899	-310	34.5%
Other Income (Expenses)	-1,825	-2,185	359	-16.4%
Investments in Affiliates and Subsidiaries	21	3	18	534.9%
Non-Operating Income	-1	32	-33	-103.5%
<b>Profit before taxes</b>	<b>6,678</b>	<b>6,022</b>	<b>656</b>	<b>10.9%</b>
Income tax and social contribution tax	-2,465	-2,113	-352	16.6%
Minority interest	-43	-47	5	-10.0%
<b>Net profit w/o additional provision</b>	<b>4,171</b>	<b>3,862</b>	<b>309</b>	<b>8.0%</b>
Extraordinary Allowance for Loan Losses	0	-3,200	3200	n.a
Taxes	0	1,440	-1440	n.a
<b>Net profit</b>	<b>4,171</b>	<b>2,102</b>	<b>2,069</b>	<b>98.4%</b>



**P&L** (R\$ million)

	2Q20	3Q20	4Q20	1Q21	2Q21
Net interest income	13,629	12,448	12,418	13,426	13,424
Allowance for loan losses	-3,334	-2,916	-2,883	-3,161	-3,325
<b>Net interest income after loan losses</b>	<b>10,295</b>	<b>9,532</b>	<b>9,536</b>	<b>10,264</b>	<b>10,099</b>
Fees	3,705	4,271	4,601	4,367	4,700
General expenses	-4,930	-5,117	-5,327	-5,008	-5,106
Personnel expenses + profit sharing	-2,172	-2,191	-2,125	-2,186	-2,177
Administrative expenses	-2,758	-2,926	-3,202	-2,822	-2,929
Tax expenses	-899	-1,008	-1,171	-1,044	-1,209
Other Income (Expenses)	-2,185	-1,339	-1,879	-2,150	-1,825
Investments in Affiliates and Subsidiaries	3	18	31	8	21
Non-Operating Income	32	16	-13	29	-1
<b>Profit before taxes</b>	<b>6,022</b>	<b>6,372</b>	<b>5,776</b>	<b>6,467</b>	<b>6,678</b>
Income tax and social contribution tax	-2,113	-2,463	-1,839	-2,481	-2,465
Minority interest	-47	-50	-59	-31	-43
<b>Net profit w/o additional provision</b>	<b>3,862</b>	<b>3,859</b>	<b>3,878</b>	<b>3,955</b>	<b>4,171</b>
Extraordinary Allowance for Loan Losses	-3,200	0	0	0	0
Taxes	1,440	0	0	0	0
<b>Net profit</b>	<b>2,102</b>	<b>3,859</b>	<b>3,878</b>	<b>3,955</b>	<b>4,171</b>

## **Balance sheet – Assets** (R\$ million)

	Jun/20	Sep/20	Dec/20	Mar/21	Jun/21
<b>Current asset and long-term assets</b>	<b>973,953</b>	<b>968,524</b>	<b>988,538</b>	<b>966,346</b>	<b>928,932</b>
Cash and cash equivalents	22,655	15,338	19,512	14,434	28,111
Interbank investments	49,272	59,400	69,698	79,629	42,917
Securities and derivative financial instrument	252,185	249,332	266,088	264,385	247,425
Interbank accounts	80,345	85,145	91,368	80,348	85,949
Interbranch accounts	64	4	-	-	-
Lending operations	357,943	372,688	383,564	399,832	416,370
Allowance for loan losses	-25,394	-25,001	-25,067	-25,728	-26,002
Other receivables	208,866	184,248	156,175	125,756	106,021
Other assets	2,624	2,370	2,132	1,962	2,140
<b>Permanent assets</b>	<b>13,726</b>	<b>13,698</b>	<b>13,851</b>	<b>11,804</b>	<b>11,980</b>
Investments	359	382	333	354	398
Fixed assets	7,037	6,987	7,047	6,295	6,192
Intangibles	6,330	6,330	6,472	5,155	5,390
Goodwill net of amortization	1,998	1,927	2,019	1,006	1,280
Others	4,332	4,402	4,453	4,149	4,110
<b>Total assets</b>	<b>987,679</b>	<b>982,222</b>	<b>1,002,389</b>	<b>978,150</b>	<b>940,912</b>
<b>Total assets (excluding goodwill)</b>	<b>985,681</b>	<b>980,295</b>	<b>1,000,370</b>	<b>977,144</b>	<b>939,632</b>



## **Balance sheet** – Liabilities and Equity (R\$ million)

	Jun/20	Sep/20	Dec/20	Mar/21	Jun/21
<b>Current liabilities and long-term liabilities</b>	<b>911,647</b>	<b>903,725</b>	<b>921,915</b>	<b>898,805</b>	<b>860,176</b>
Deposits	358,061	384,218	390,052	383,441	398,588
Demand deposits	39,497	43,414	41,821	39,777	42,177
Saving deposits	55,756	59,443	63,307	63,674	64,748
Interbank deposits	5,943	6,111	5,145	6,000	5,281
Time deposits	256,866	275,249	279,779	273,990	286,381
Other Deposits	0	0	0	0	0
Money market funding	124,920	119,163	154,997	165,423	123,448
Funds from acceptance and issuance of securities	81,831	73,549	70,628	70,726	76,258
Interbank accounts	2,040	2,508	435	1,724	2,414
Interbranch accounts	3,996	4,166	4,831	4,748	4,471
Borrowings	53,413	55,853	55,012	71,507	67,667
Domestic onlendings - official institutions	12,067	12,355	12,748	12,326	11,869
Derivative financial instruments	41,639	38,521	36,269	34,077	30,199
Other payables	233,680	213,391	196,943	154,832	145,262
<b>Deferred income</b>	<b>476</b>	<b>577</b>	<b>356</b>	<b>358</b>	<b>414</b>
<b>Minority interest</b>	<b>1,103</b>	<b>1,154</b>	<b>1,151</b>	<b>1,224</b>	<b>1,297</b>
<b>Equity</b>	<b>74,453</b>	<b>76,766</b>	<b>78,968</b>	<b>77,763</b>	<b>79,024</b>
<b>Total liabilities and equity</b>	<b>987,679</b>	<b>982,222</b>	<b>1,002,389</b>	<b>978,150</b>	<b>940,912</b>
<b>Equity (excluding goodwill)</b>	<b>72,455</b>	<b>74,839</b>	<b>76,949</b>	<b>76,757</b>	<b>77,744</b>

## **Balance sheet – Loan Portfolio** (R\$ million)

	Jun/21	Jun/20	12M	Mar/21	3M
<b>Individuals</b>	<b>189,805</b>	<b>157,002</b>	<b>20.9%</b>	<b>178,391</b>	<b>6.4%</b>
Leasing / auto loans (*)	4,059	3,225	25.9%	3,990	1.7%
Credit card	36,511	29,240	24.9%	34,030	7.3%
Payroll loans	52,374	45,451	15.2%	49,352	6.1%
Mortgage	49,185	38,373	28.2%	46,473	5.8%
Agricultural loans	8,734	6,853	27.4%	8,661	0.8%
Personal loans / others	38,942	33,859	15.0%	35,885	8.5%
<b>Consumer finance</b>	<b>62,188</b>	<b>56,732</b>	<b>9.6%</b>	<b>61,137</b>	<b>1.7%</b>
<b>Corporate</b>	<b>187,804</b>	<b>169,143</b>	<b>11.0%</b>	<b>185,256</b>	<b>1.4%</b>
Leasing / auto loans	4,780	4,007	19.3%	4,640	3.0%
Real estate	1,887	2,369	-20.3%	1,869	1.0%
Trade finance	33,970	41,840	-18.8%	35,007	-3.0%
On-lending	11,314	10,662	6.1%	11,314	0.0%
Agricultural loans	4,254	5,923	-28.2%	5,164	-17.6%
Working capital / others	131,599	104,343	26.1%	127,262	3.4%
<b>Total</b>	<b>439,797</b>	<b>382,877</b>	<b>14.9%</b>	<b>424,784</b>	<b>3.5%</b>

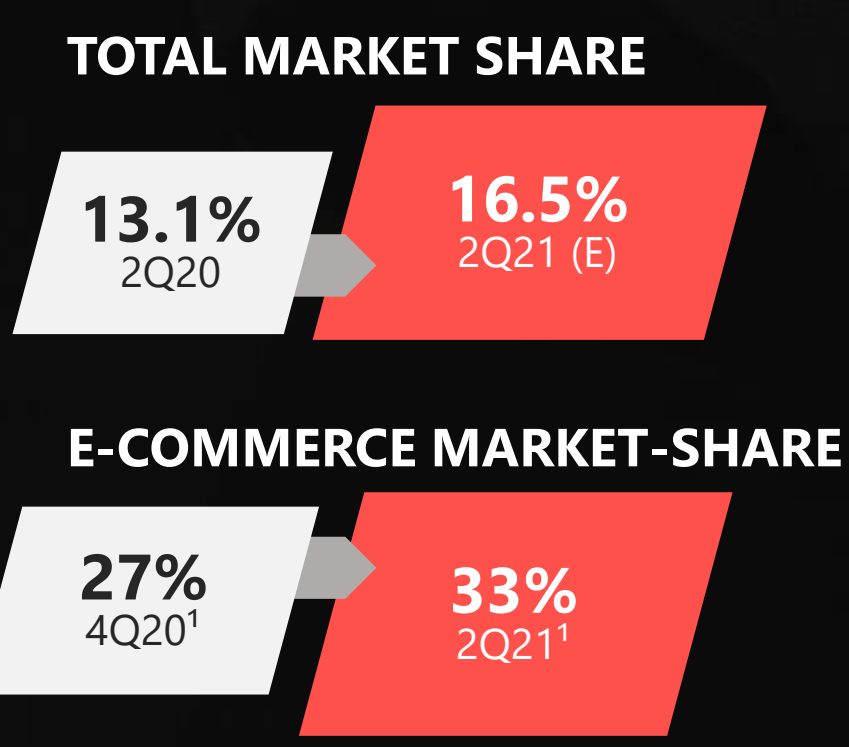
(\*) INCLUDING CONSUMER LENDING, THE CONSUMER AUTO LOAN PORTFOLIO FOR INDIVIDUALS TOTALED R\$ 56,365 MILLION IN JUN/21, R\$ 55,764 MILLION IN MAR/21 AND R\$ 51,930 MILLION IN JUN/20



# GETNET



	2Q20	2Q21	YoY
ACTIVE BASE	735K	876K	19%
POS DEVICES READY TO MAKE TRANSACTIONS	1.6MM	2.0MM	28%
TPV	R\$ 53Bi	R\$ 96Bi	84%
RECEIVABLES PREPAYMENT	R\$ 15Bi	R\$ 29Bi	88%
COST PER TRANSACTION	R\$ 0.42	R\$ 0.28	-32%



RESULTS (R\$ MM)	1H20	1H21
REVENUE	1,100	1,239
COSTS AND EXPENSES	-775	-960
NET PROFIT	236	188
EBITDA	640	732

<sup>1</sup>INTERNAL ESTIMATES, FEDERAL REVENUE BULLETIN, ELECTRONIC INVOICE



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