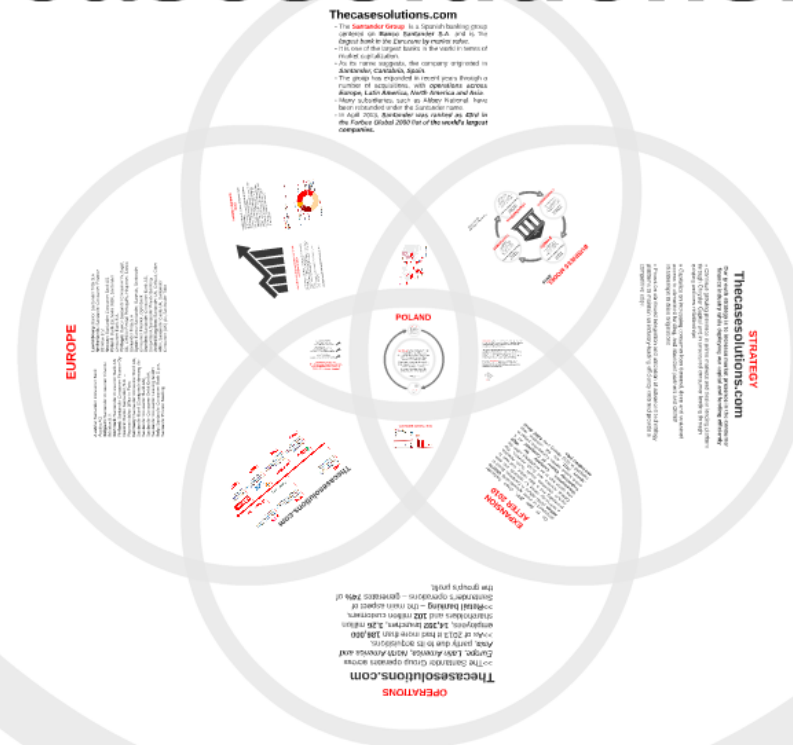


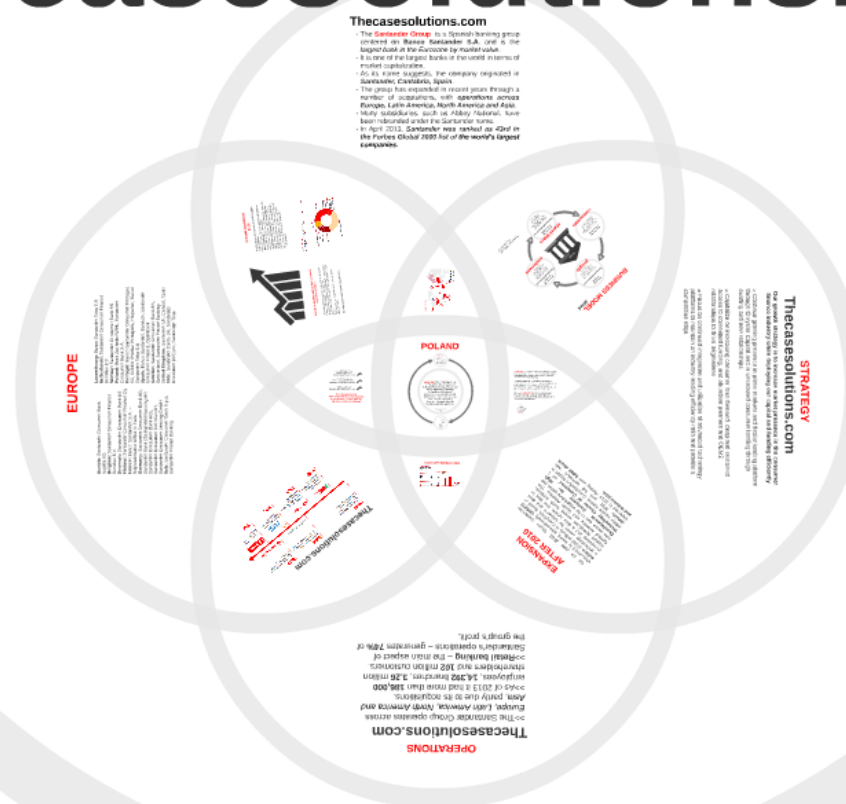
Porcini's Pronto: "Great Italian cuisine without the wait!", Portuguese Version

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- The **Santander Group** is a Spanish banking group centered on **Banco Santander S.A.** and is the *largest bank in the Eurozone by market value.*
- It is one of the largest banks in the world in terms of market capitalization.
- As its name suggests, the company originated in ***Santander, Cantabria, Spain.***
- The group has expanded in recent years through a number of acquisitions, with ***operations across Europe, Latin America, North America and Asia.***
- Many subsidiaries, such as Abbey National, have been rebranded under the Santander name.
- In April 2013, ***Santander was ranked as 43rd in the Forbes Global 2000 list of the world's largest companies.***

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1944

The Abbey National Building Society formed in 1944 with the merger of two long-standing building societies

2008

Bradford & Bingley savings business and branches acquired by Santander UK in September 2008

2010

Abbey, Alliance & Leicester and Bradford & Bingley rebranded as Santander in 2010

Bradford & Bingley*

 **Santander**



Abbey National plc incorporated in 1988 and listed on the London Stock Exchange in 1989

1989



Banco Santander, S.A. acquisition of Abbey National plc approved by the courts in November 2004

2004



Alliance & Leicester plc transferred to Santander UK in January 2009

2009



11213 World Current Account launched in March 2012

2012

OPERATIONS

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>>The Santander Group operates across *Europe, Latin America, North America and Asia*, partly due to its acquisitions.

>>As of 2013 it had more than **186,000** employees, **14,392** branches, **3.26** million shareholders and **102** million customers.

>>**Retail banking** – the main aspect of Santander's operations – generates **74%** of the group's profit.

STRATEGY

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Our growth strategy is to increase market presence in the consumer finance industry while deploying our capital and funding efficiently

- » Continue growing presence in prime markets and dealer lending platform through Chrysler Capital and in unsecured consumer lending through existing and new relationships
- » Capitalize on increasing consumer loan demand, deep and sustained access to committed funding, and abundant partners and OEM2 relationships to drive originations
- » Focus on continued integration and utilization of advanced technology platforms to maintain an industry-leading efficiency ratio and provide a competitive edge.

***Best bank
for people***

Thecasesolutions.com

Recruit, retain and reward
the most talented and
committed people so to
provide the best service
to customers.

people



***Best bank for
customers***

Thecasesolutions.com

Build long-lasting relationships
with retail customers by offering
clear products with ongoing value.

Build long-term partnerships
with corporate customers by
understanding their needs, with
better products and
tailored services.

customers

shareholders

*Best bank for
shareholders*

Thecasesolutions.com

Maintain a conservative capital,
funding and liquidity profile,
underpinned by a prudent approach
to risk, in order to generate
consistent returns for
shareholders through
the economic cycle.