



Banco Santander, at the forefront of support for higher education

2018 Annual Report

www.santander.com/universities



Our approach to responsible banking

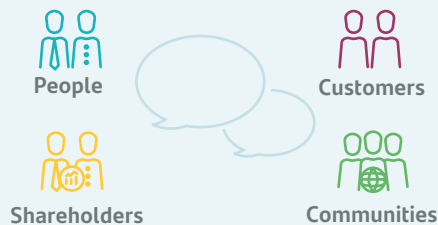
“ By delivering on our purpose, and helping people and businesses prosper, we grow as a business and we can help society address its challenges too. Economic progress and social progress go together. The value created by our business is shared – to the benefit of all.

Communities are best served by corporations that have aligned their goals to serve the long term goals of society. ”

Ana Botín



By being responsible, we build loyalty



... Santander treats me responsibly

In our day-to-day businesses, we ensure that we do not simply meet our legal and regulatory requirements, but we exceed people’s expectations by being Simple, Personal and Fair in all we do.

I’m loyal to Santander because...

... Santander acts responsibly in society

We focus on areas where, as a Group, our activity can have a major impact on helping people and businesses prosper.

Banco Santander, at the forefront of support for higher education

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Overview

“ One of Banco Santander’s hallmarks is its support to higher education to build a more inclusive and sustainable future. We support universities worldwide, focusing on education, entrepreneurship and employment. ”

2018 highlights

121
Million
Euros invested
in 2018

73,741
scholarships
and grants

20,000
university
entrepreneurs
supported

1. Higher education as the engine of society's progress

Knowledge generates progress. Lifelong learning and quality education are the way to more competitive, developed and fairer societies, with a higher level of social welfare. Obtaining a quality education is the foundation to creating sustainable development. In addition to improving quality of life, access to inclusive education can help equip locals with the tools required to develop innovative solutions to the world's greatest problems.

According to the OECD's "Education at a Glance 2018" report, higher levels of educational attainment are associated with several positive economic and social outcomes for individuals. Highly educated individuals are more socially engaged and have higher employment rates and higher relative earnings. Higher proficiency in literacy and numeracy is also strongly associated with higher levels of formal education (OECD, 2016).

Tertiary education has expanded significantly over recent decades and on average across OECD countries 36% of adults age 25-64 are tertiary-educated. As a result of the expansion of tertiary education, the share of younger adults (age 25-34) with tertiary education is 44% on average across OECD countries, much higher than the share of 55-64 year-olds (27%) (OECD, 2018).

Higher levels of education can significantly affect participation in the labour market, as attaining a tertiary education improves employment rates by roughly a further 10 percentage points in comparison with adults with upper secondary or post-secondary non-tertiary education. This can be observed in the following OECD statistics: across OECD countries, 81% of 25-34 year-old adults who have at least an upper secondary education are employed, compared with 60% among those who have not completed upper secondary education.

The unemployment rate at the end of 2008 was 2.5 per cent. The unemployment rate for adults with a level lower than upper secondary education is 12.4%, compared with a rate of 4.9% for those who have completed tertiary education. The positive impact of education encompasses many more aspects, such as higher economic returns and a self-perception of good health and satisfaction in people with high levels of education.

Facts and figures

- Enrolment in primary education in developing countries has reached 91 per cent but 57 million primary age children remain out of school.
- More than half of children that have not enrolled in school live in sub-Saharan Africa.
- An estimated 50 per cent of out-of-school children of primary school age live in conflict-affected areas.
- 617 million youth worldwide lack basic mathematics and literacy skills.

United Nations General Assembly

Higher education contribution to SDGs

Of the 17 Sustainable Development Goals (SDGs), adopted in 2015, SDG4 is dedicated to education. Higher education is mentioned in target 4.3 of SDG4 which aims to “By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.”

Higher education also forms an important part of other goals related to poverty (SDG1); health and well-being (SDG3); gender equality (SDG5) governance; decent work and economic growth (SDG8); responsible consumption and production (SDG12); climate change (SDG13); and peace, justice and strong institutions (SDG16).

The roadmap for SDG4, the Education 2030 Framework for Action (FFA), has two central policy pillars which focus on monitoring and improving learning outcomes and those who are excluded.

The FFA calls for progress regarding existing international agreements in favour of higher education and recognises that a well-established and well-regulated tertiary education system can improve access, equity, quality and relevance. It can also reduce the dissonance between what is taught and what needs to be learned to ensure sustainable development and take advantage of technology, open educational resources and distance education.

United Nations Educational, Scientific and Cultural Organization (UNESCO)

...to Sustainable Development Goals?



2. The commitment of Banco Santander to higher education

The purpose of Banco Santander is to help people and businesses prosper. Prosperity is built and powered by knowledge and education, in which the university plays a fundamental role acting like a guide towards an innovative and competitive society and constitutes the basis for economic, social, scientific and technological progress.

For Banco Santander support for education is an opportunity to contribute to its strategic priorities, provides this support through a **pioneering and unique programme, Santander Universities**. The Bank's firm purpose is to be at the forefront of support for university education, entrepreneurship and the digital transformation.

Banco Santander is the only European bank included in the 'Change the World' 2018 ranking of companies that are contributing to improving the world (Fortune magazine) for its positive impact on society.

Our firm commitment to higher education also distinguished us as the company that invests most in Education in the world (Varkey Report / UNESCO / Fortune 500), which materialises through Santander Universities, one of our hallmarks.

For 20 years, the Bank has been collaborating with more than 1,200 universities around the world in a unique initiative. Since 2002, the Bank allocates more than 77% of its Social Investment budget to Santander Universities, which has meant an accumulated investment of more than EUR 1.7 billion in support for higher education to date, a total of EUR 121 million in 2018.

Santander Universities has 3 strategic areas of action for the coming years: **Education, Entrepreneurship and Employability**.

Access to higher education offering opportunities through the Santander Scholarships for the development of the academic career without distinctions derived from economic or social conditions; university entrepreneurship, supporting the development of entrepreneurial skills and helping to create the necessary conditions for the



More information about our commitment to higher education

“ We must promote open higher education, which promotes universal values, tolerance and social inclusion. Education is key to building more inclusive, prosperous and resilient societies ”

Ana Botín, Group executive chairman.

“ At Santander Universities we have the opportunity to increase the Bank's impact on society and to help people and businesses prosper. To achieve this, higher education is key. We want to build a better, more inclusive and more sustainable future for all. We will carry on working and offering opportunities in training, employability and entrepreneurship to the entire university community ”

Javier Roglá, global head of Santander Universities, CEO of Universia and vice chairman of Fundación Universia.

implementation of innovative projects, and the employability of university students, helping them to enter the labour market and find a job.

Universia, the world's largest university cooperation network founded in 2002, and **Fundación Universia**, a private non-profit organisation which goals are broad and driven by the desire for social inclusion of people with

disabilities and professional development in a society that respects and supports diversity.

In 2018 Santander participated in the First European Education Summit, organised under the auspices of the Commissioner for Education, Culture, Youth and Sports, in which the Bank reiterated its commitment to universities and explained its strategic axes in collaboration with academic institutions.

“ I would like to stress Banco Santander's work and commitment to higher education around the world; a commitment that has established a clear benchmark for companies aspiring to make a real and efficient contribution to communities. Universia is a unique initiative and an excellent example of collaboration between companies and universities to promote entrepreneurship and employment, and without borders ”


“ Moreover, the Bank demonstrates its support for higher education through two other major initiatives: Universia, the world's largest university cooperation network founded in 2002, and Fundación Universia, a private non-profit organisation whose goals are broad and driven by the desire for social inclusion of people with disabilities and professional development in a society that respects and supports diversity ”

Felipe VI, King of Spain.



Ana Botín, Group Executive chairman of Banco Santander, and Felipe IV, King of Spain, in Universia IV International Rectors' Meeting in Salamanca, Spain.

Santander's main initiatives in higher education investment



- 1. EDUCATION: First main line of action.**
For more than 20 years, the Bank has had more than 1,200 collaboration agreements in place with universities and institutions from around the world.

Santander's scholarship programme is one of the largest university scholarship and aid programmes worldwide (academic studies, internships, entrepreneurship, etc.). The Bank has also launched a Santander Scholarships website: www.becas-santander.com
- 2. ENTREPRENEURSHIP: Second main line of action.**
Santander X, aims to become the world's largest ecosystem for university entrepreneurship, connecting entrepreneurs with talent, clients and financing. This helps them turn an idea into a company. To do this we promote collaboration between universities, the business sector and entrepreneurs themselves (www.santanderx.com).
- 3. EMPLOYABILITY: Third main line of action.**
Santander Universities promotes the employment of university students through Santander Scholarship programmes for companies and SMEs. In addition, they're working on the development of professional competencies programmes including training in digital and transversal skills with universities worldwide.

Universia offers career guidance and employment services, as we aim to be the main source of advice in the Ibero-American world for young talent management.

73,741 Santander scholarships

EUR 121 million invested in 2018


More than 7 million visits to the Santander Scholarships website

20,000 university entrepreneurs supported

More than EUR 14 million invested in entrepreneurship in 2018

8 awards and over and **100** programmes and initiatives

5,869 company internship grants were awarded in 2018




- 1. EMPLOYMENT:** The objective is to create the largest community of guidance, internships and employment services for young people in Latin America; strengthening their candidacies in seven countries, and providing qualified job offers.
- 2. GUIDANCE:** Based on the use of digital tools so that users have access to accurate and quality information, offering them complete information that links Guidance and employment makes us unique and relevant at decisive moments for their professional future.
- 3. UNIVERSITIES DIGITAL TRANSFORMATION:** Universia is encouraging the development of new technologies with the aim of promoting innovation at institutions and universities with which it collaborates. MetaRed is a great example of the digital transformation among Ibero-American universities.

600,000 job intermediated in 7 countries

14 million CVs

More than 4,700 contents related to academic Guidance

MetaRed 600 registered from **300** universities from **14** countries in our webinars



- 1. Access and accessibility:** It researches, informs and raises awareness about accessibility and inclusion measures for higher education institutions that take into account the needs of people with disabilities. 19,475 people reached through different programmes.
- 2. Education:** It promotes equal access to higher education for people with disabilities. To this end, it invests in scholarships and training to ensure inclusion and fairness in higher education through the access by, and progress and international mobility of people with disabilities.
- 3. Employment and entrepreneurship:** It promotes the inclusion of people with disabilities in the labour market and their development, in order to achieve full and productive employment and decent jobs for all people with disabilities, as well as equal pay for work of equal value.

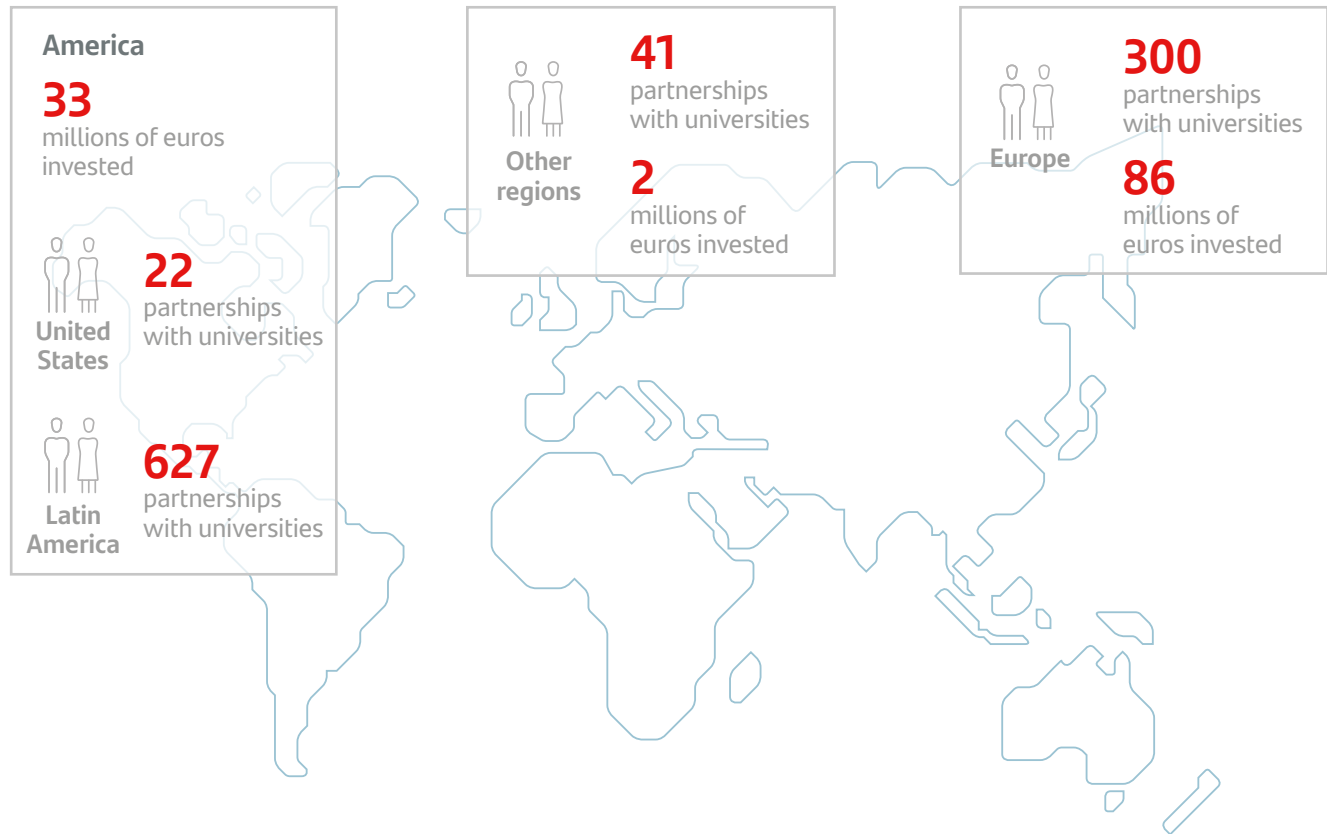
4,224 university students with disabilities identified

603 scholarships awarded to university students

153 people with disabilities incorporated in companies

3. Santander Universities

Since 2002, Banco Santander has invested over EUR 1.7 billion into higher education.



2018 metrics:

€121

million to universities

33

countries*

1,235

agreements with universities and academic institutions*

73,741

Santander scholarships and grants

Europe

300 agreements with universities and academic institutions

Germany

23 agreements

Spain

79 agreements

Poland

57 agreements

Portugal

52 agreements

United Kingdom

85 agreements

Others

4 agreements

America

649 agreements with universities and academic institutions

Argentina

87 agreements

Brazil

289 agreements

Chile

49 agreements

Colombia

29 agreements

Mexico

123 agreements

Peru

23 agreements

Puerto Rico

16 agreements

Uruguay

11 agreements

USA

22 agreements

Other regions

41 agreements with universities and academic institutions

China

7 agreements

Qatar

1 agreement

Rusia

5 agreements

Singapore

2 agreements

Others

26 corporate agreements

* The number of remaining agreements, as well as of countries, until reaching the figures published in the 2018 Responsible Banking Report correspond to agreements with institutions that are maintained through Univerisia.

3.1 - Education

Education is the first main line of action of Santander Universities

One of the main ways for the Bank to contribute to the progress of young people are the various scholarship programmes, framed in the agreements that Santander establishes with universities and institutions around the world.

In fact, Santander Universities has developed the largest scholarship programme promoted by a private company in the world with the award, only in 2018, of near 74,000 Santander scholarships and grants.



Our aim

Grants target 2016-2018

Award 130,000 scholarships or grants to students and university staff in the period 2016-2018



“ In the next three years more than 200,000 students will receive a Santander scholarship, achieve a practice in a SME or participate in entrepreneurship programmes led by your universities and supported by Santander ”

Ana Botín, chairman of Banco Santander

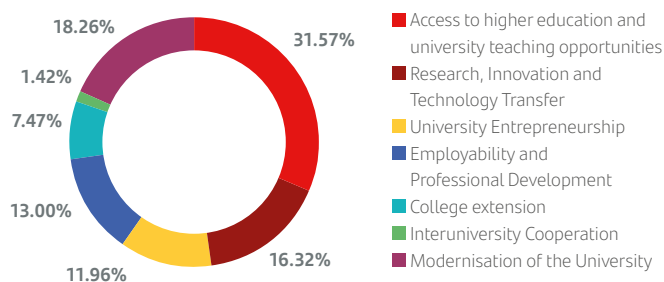
3.1.1 Social impact

In Santander Universities, the classification and characteristics of the various programmes that are supported make it possible to determine the scope and intensity of sponsorship policies in areas of strategic interest for the Bank and the university.

In 2018, its general taxonomy was analysed based on the areas of teaching, research and knowledge transfer to society, which are also the protagonists most frequently in the Bank’s collaboration agreements with universities.

Distribution of sponsorship in lines of action

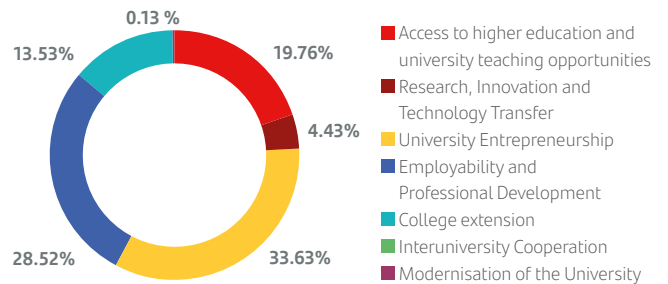
Sponsorship: 120,510,898 euros



* 2018 taxonomy values related to sponsorship reported by countries.
* Percentages do not include contributions to Universia.

Distribution of beneficiaries in lines of action

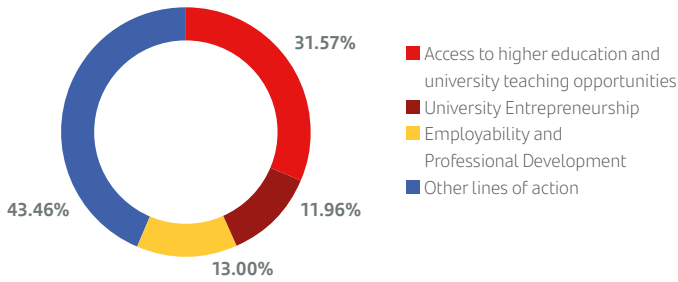
Beneficiaries: 73,741



* 2018 taxonomy values related to sponsorship reported by countries.
* Percentages do not include contributions to Universia.

Distribution of sponsorship in strategic axes

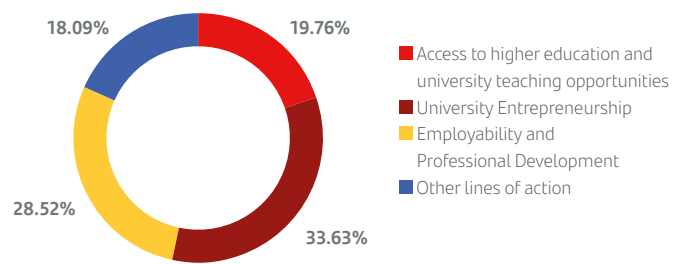
Sponsorship: 120,510,898 euros



* 2018 taxonomy values related to sponsorship reported by countries.
 * Percentages do not include contributions to Universia.

Distribution of beneficiaries in strategic axes

Beneficiaries: 73,741



* 2018 taxonomy values related to sponsorship reported by countries.
 * Percentages do not include contributions to Universia.

This methodology for measuring beneficiaries makes it possible to accurately quantify the number of people helped by the Bank through the different programmes developed by Santander Universities.

We understand beneficiary as a person receiving a personal, economic or other benefit, as a consequence of the ultimate goal of a programme, service or product, with a

social or environmental component, financed by the Bank, its employees or clients.

In the final calculation of the number of people who have received aid, only those that have been specific objectives of a programme have been counted. Actions with a lesser impact on people have been excluded, although they may benefit directly or indirectly from any of the initiatives promoted by the Bank.



Javier Roglá, global head of Santander Universities and CEO of Universia, with granted students from Santander Erasmus Scholarship programme.

3.1.2 Santander Scholarships

Scholarships promote excellence, equal opportunities and the recognition of work and effort, thus contributing to the improvement of academic education and the employability of young people.

Aware of this fact, Banco Santander has been developing its scholarship programme since 1996, and is currently the private company that allocates the most resources in the world to this type of initiative.



Our aim

Santander runs the largest scholarship programme financed by a private company in the world. **73,741 scholarships and grants in 2018 and more than 360,000 sholarships since 2005.**

New Santander Scholarship website

New **Santander Scholarship website** where the university community can find scholarships for studies, mobility and research that will help them in their academic and professional development.

Since its launch in July 2018, we have received more than 7 million visits. This way, we work to promote international mobility, facilitate access to the university, promote specialised research and training, and facilitate access to the labour market. With this, the Bank offers students another way to learn, travel and live experiences.



More information about Santander Scholarships

Launch of the Scholarships tool

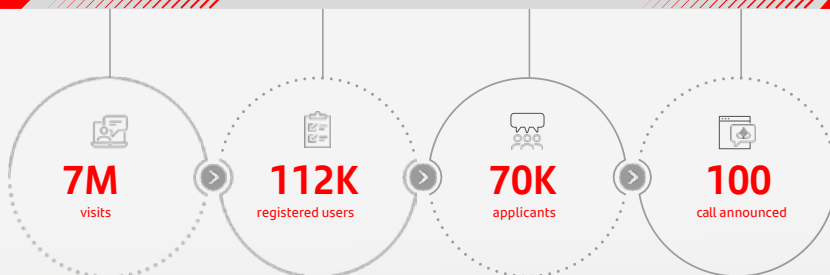
We started in two countries (Colombia and Peru)



12 countries are currently using the tool, which is available in three languages

JULY 2018

MAY 2019



Santander Universities promotes 3 types of scholarships: study, employability and entrepreneurship.

→ Study scholarships

There are 2 types: Study and Academic Mobility. Study Scholarships enable undergraduate and graduate students to pursue their university studies. It supports students to pay for their tuition, accommodation, and meal plan.

The Academic Mobility Scholarships can be either for national or international mobility and can apply for a short term, (2 to 5 weeks) or a long term, (academic semester).

→ Employability Scholarships

These scholarships bring university students closer to the business world, being a fundamental axis of the Bank's Scholarship Program. There are 3 types of Employability Scholarships: Internships, Digital skills and Transversal Skills.

Internship Scholarships in SMEs help young people find their first internship to complete their training and come into contact with the labor market. For companies, it gives them the opportunity to have the best university talent for their activity.

→ Entrepreneurships scholarships

Santander offers 2 types of Entrepreneurship Scholarships: Seed Fund and Training, which offer development opportunities and support to young entrepreneurs to be able to overcome the challenges they'll face throughout their professional journey.

Entrepreneurship Scholarships are organised through competition awards in different countries, such as Argentina, Chile, Spain, and Mexico (more information on the Entrepreneurship chapter, page 16).

The following Santander Scholarship programmes are worthy of note:

• Ibero-American Santander Scholarships

They promote the internationalisation of university students, professors and researchers of the main Ibero-American universities and interested in staying in a country other than their own.

Santander scholarships are awarded to university students from 10 countries (Argentina, Brazil, Spain, Chile, Colombia, Mexico, Peru, Portugal, Puerto Rico and Uruguay), and are endowed with EUR 3,000 and research with EUR 5,000. This year, Portugal has joined the new edition.

• Santander Erasmus

In 2018 the 1st Call for the Santander Erasmus Scholarships was launched in Spain.

Through this programme, the Bank seeks to recognise the academic excellence of Erasmus + students, in addition to promoting educational inclusion and equal opportunities.

This programme offers 5,152 Santander Scholarships as well as a job Guidance and employment plan: 152 scholarships of EUR 3,200 each; 2,000 scholarships of EUR 500 each and 3,000 grants of EUR 150 each.



Ana Botín, Group Executive Chairman, with granted students from Santander Erasmus Scholarship programme.



See video

• Top Spain - Brazil

The TOP programmes aim to encourage bilateral cooperation and contribute to the internationalisation of academic activities.

In particular, through the programme TOP Spain - Brazil, the University of Salamanca receives each year participants who arrive from Brazil to complete their studies and to know more about the culture and the Spanish language.

Ten editions of the programme in which have participated more than 1,280 brazilian students.



Students of the Top Spain-Brazil programme.

• **Santander Scholarships in SMEs**

Students have been able to enjoy their first work experience and discover which areas of the company are the ones that most interest them, in order to provide them with guidance so that they can decide the field of training in which they wish to specialise.

University students from Argentina, Brazil, Chile, Spain, Portugal and the United Kingdom also benefit from this programme.

• **Udacity Grants**

This scholarship programme offers training in the technological field to students of Mexican universities across the country in areas such as Big Data, Artificial Intelligence, Business Analytics, Deep Learning and Machine Learning.

The Bank launched this initiative together with Udacity so that 150 university students receive training in Python (programmemeing language) certified by EDX, one of the best online training schools offering high quality MOOCs from the world's best universities. From here, the 30 best are selected to study an online Nanodegree developed by Udacity.

Santander Scholarship and Grant Testimonials

Andrea Lorena Martínez Arroyo, Autonomia de Yucatán University, Mexico.

Talentum Programme

"Talentum is an experience that changes our lives as students, so that we can change the lives of others. It's a programme that takes you out of your comfort zone and gives you hope that you can change your country."



Lucas Vinicius Ferreira Da Silva UNIP, Brazil

Santander Graduação Grants

"I am a psychology student and thanks to the scholarship the Bank gave me, I can continue with my studies in my home town. Not only did it cover the costs of enrolment, transportation, research material, etc. for my studies, it also allowed me to meet people and learn about experiences that are very different to mine. I cannot thank the university and Banco Santander enough for this opportunity".



Kevin Viciano, Autónoma de Barcelona University.

Ítaca Santander Scholarship.

This scholarship covers course registration costs and around 500 euros per month during the academic year. If the student approves, the scholarship is renewed until the end of their studies. "I feel it is an opportunity and a kind of privilege, because many people in my same situation, and with the same academic record, do not have this great luck."



Santander W50

The **Santander W50 programme** offers 45 Santander Scholarships for female managers. The objective is to provide high performance training to female managers from around the world with great leadership skills, to hold senior management positions and sit on the Board of Directors in companies.

The programme was launched in 2011 and since then more than 680 women from all over the world have been able to participate in the initiative: three months of training divided into three modules; the first of online preparation, the second of face-to-face training and the third of follow-up in work groups.



Participants of the Santander W50 Scholarship Programme.

Other programmes by country

United States of America

Entrepreneurship & Competitiveness in Latin America program (ECLA) provides a curriculum for entrepreneurs of mid-sized Latin American companies, combining classroom training, online learning and a guided practical project. Small Business Development Center (SBDC) provides specialised training workshops, mentorships and a curriculum that benefits small businesses, the majority of which are located in Upper Manhattan and the Bronx, NY.

Providence College's Diversity Scholarship Grants for Study Abroad & World Learning and Service Engagement grant programme provides scholarships ranging from \$2,500 to \$5,000 to encourage more multicultural or under-represented students to participate in a semester of study abroad. Multiple programmes have been supported at Babson College, including the recent multi-day training for international educators and entrepreneurs in the art and craft of teaching entrepreneurship, through the Heads of Entrepreneurship programme.

Latam

→ ARGENTINA

Santander Scholarships for the best postgraduate, awarding students with the best academic records with scholarships of \$8,000 each.

Santander Entrepreneurs Award, for the best business plans that promote entrepreneurship.

Santander Iberoamérica scholarships for undergraduate students, which provide an academic exchange for one semester at any Latin American university participating in the programme.

→ BRAZIL

Santander Graduação scholarships offer grants of BRL 300.00 per month over one year to help young people pay for expenses related to didactic material for their studies. More than 1,100 scholarships will be awarded.

Santander Iberoamérica Scholarships promote a one-semester academic exchange with nine countries. 750 scholarships are granted to help cover transport, lodging and food expenses.

→ CHILE

Santander Scholarships for entrepreneurs involved in the Ideas X Awards, to apply for initiatives at the ideas phase. Access to training, mentoring, project monitoring...

Santander Scholarships of International Mobility Free Choice, which offer applicants the possibility of travelling abroad to strengthen their academic and professional training.

→ MEXICO

Talentum University: training programme for university leaders, focused on challenges for the design of public policies.

Leaders in Development Santander FUNED: mentoring and training programme for outstanding students from public universities, enabling them to apply for postgraduate degrees at the best universities in the world. Carried out in conjunction with the Mexican Foundation for Education, Technology and Science (FUNED).

→ PUERTO RICO

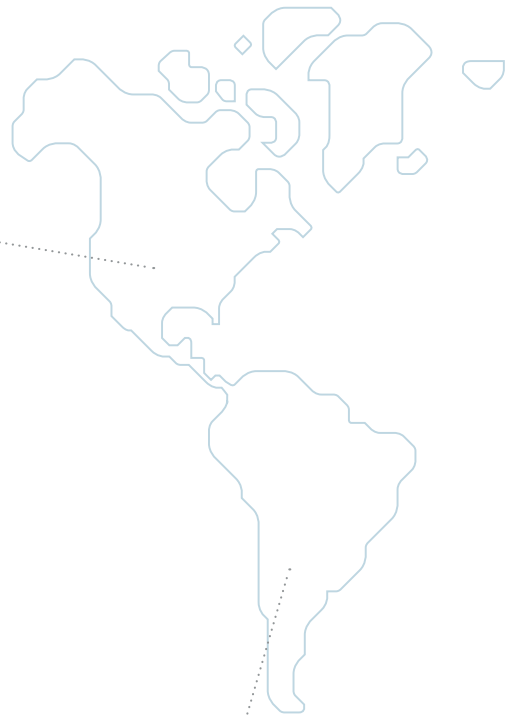
Santander Fogueo Laboral Scholarships, which seek to promote a first employment experience for university students with scholarships of \$1,500 and \$2,000.

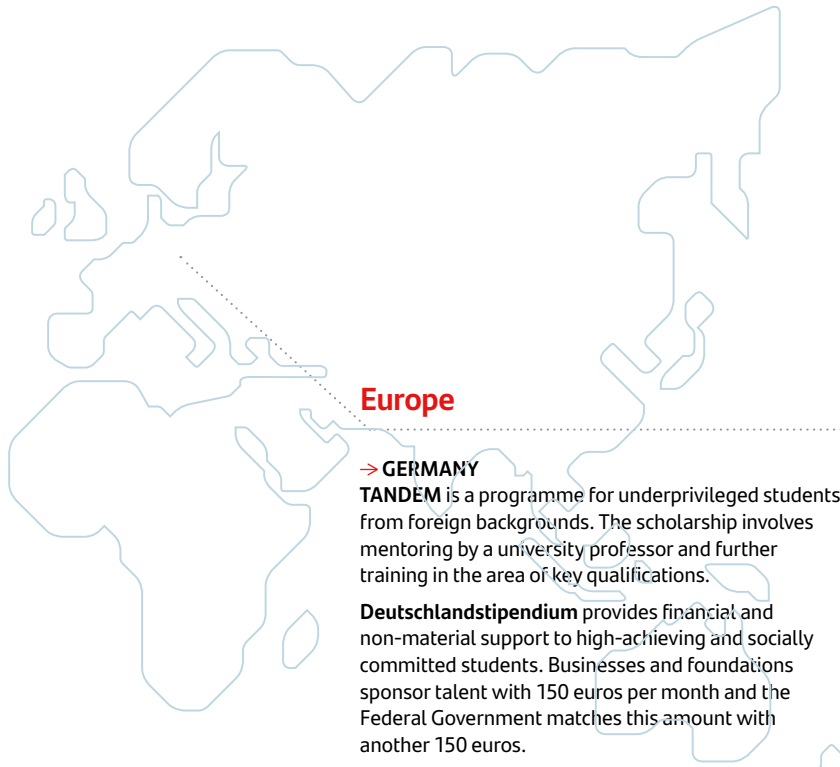
Impulso Santander Scholarships for students of limited resources. \$500 grants are awarded to selected students.

→ URUGUAY

Santander Ibero-American Scholarship promotes the mobility and exchange of undergraduate students and young researchers among Ibero-American universities. These scholarships consist of an aid of 3,000 and 5,000 euros respectively, which help cover transportation, lodging and food expenses.

Santander Scholarships for Inclusion in Education to reward academic excellence and financially support students. In total, the 310 scholarships also help to promote equal access for young people to tertiary education.





Europe

→ GERMANY

TANDEM is a programme for underprivileged students from foreign backgrounds. The scholarship involves mentoring by a university professor and further training in the area of key qualifications.

Deutschlandstipendium provides financial and non-material support to high-achieving and socially committed students. Businesses and foundations sponsor talent with 150 euros per month and the Federal Government matches this amount with another 150 euros.

FUBIS of Free University of Berlin offers 20 Santander Scholarships for qualified students from Latin American universities. The scholarship amounts to 3,500 euros per person.

→ SPAIN

Santander Itáca Scholarships: aimed at young people who have finished 3rd grade of Compulsory Secondary Education, and have a good academic record but are from a disadvantaged background. The objective is to encourage them to continue their academic training once the compulsory stage has ended. Since the first edition in 2004, more than 5,000 young people have participated in this initiative, with 385 taking part in 2018 alone.

Santander Europe Scholarships. The objective of this programme is to reward and enhance the talent of the 50 best pre-university students in Spain. For 20 days, they travel throughout Europe visiting the main universities and participating in conferences and meetings with major figures from the academic, political and cultural worlds. In the last edition, 3,249 2nd grade students participated in the baccalaureate.

Santander Intraemprede Scholarships is a talent training programme related to participation in intrapreneurship projects. It promotes university-company cooperation with the aim of facilitating innovation by solving challenges posed by companies using multidisciplinary teams of university students.

→ PORTUGAL

Santander Universities Internships. Small and medium sized enterprises host a trainee for three months, while providing extra training to final-year and recently-graduated students, through a paid internship in various areas of activity and regions of the country.

Santander Ibero-American Mobility Scholarships. This programme enables scholarships to be awarded to Latin American countries and provides students with the opportunity to continue their studies for an academic semester at an Ibero-American university in a country other than the country of origin.

Santander Entrepreneurship Scholarships - EIA.

Possibility to participate in the EIA (European Innovation Academy) involves a three-week advanced entrepreneurship programme (known as the 9th Extreme Entrepreneurship Programme), which covers areas from idea to start-up in 15 days. Of a global nature, it was developed in cooperation with representatives of benchmark institutions, such as the University of Berkeley, Stanford University and Google.

→ POLAND

Santander Universidades Academy is made up of seven parts related to risk management in banking activity, mortgages, financing innovation projects, business ethics, cooperation with FinTech, the Bank's recruitment process... (lectures and workshops). The entire programme is provided by our employees who present and share knowledge in a practical way.

Digital Day lectures with Google. Events for students in partnership with Google, with significant lectures such as: New technologies and innovations – choice of necessity?; How to take care of your development in the modern world?; and What specialists does the market need? The best students were chosen to take part in workshops provided at the headquarters of Google Poland (design thinking workshops).

CEMS Global Alliance in Management. In Poland the Bank is the corporate partner of SGH Warsaw School of Economics in this programme, together with Mastercard. Employees are engaged to share business cases for students to solve. They are mentors for students to fully explore issues. Poland is the only entity from the Santander Group in the whole world.

→ UNITED KINGDOM

The Santander "Entrepreneurship Awards" reward entrepreneurs by offering cash prizes, mentoring and start-up support, including an accelerator week and access to online modules. Since 2011 Santander UK has given away more than £420,000 to start-ups to help businesses grow and prosper.

The Santander Internship Scheme enables students and graduates to gain work experience at small or medium enterprises. The programme gives students access to the industries and organisations where they want experience, and also offers the possibility of extending the internship, or switching to a permanent contract. The interns are paid £300 per week for placements of between two and ten weeks.

3.2 - Entrepreneurship

Entrepreneurship is the second main line of action of Santander Universities

The promotion and support of university entrepreneurship has been one of the main objectives of support for young people for the Bank for many years, as a key factor to contribute to the development of society and the progress of individuals and companies.

Entrepreneurship has become a fundamental pillar to help build more competitive, fairer societies with greater opportunities for all. And all this, hand in hand with the universities. The generation of innovative projects by young entrepreneurs translates into a multiplier effect in the economy, favouring the creation of new jobs, social development and technological innovation.

The existence of certain barriers for the young sector's access to entrepreneurial dynamics is a limiting factor, which is why the commitment of the Bank to university entrepreneurs is based on overcoming obstacles and making brilliant ideas and talent become the engine of social development.

To do this, Santander develops both global programmes, which share many countries in which the Bank invests in society and local initiatives with an entrepreneurial focus.

Highlights

+ EUR 14M

Invested in university entrepreneurship 2018

+100 Academic Programmes

to support entrepreneurship

+8 local awards supporting the entrepreneur spirit in 2018

+20,000 university entrepreneurs supported in 2018



Our aim

Entrepreneurship in universities

2017 saw the launch of Santander X, which aims to become the world's largest ecosystem for university entrepreneurship, offering free training, support and mentoring to young people aged between 18 and 31 who want to develop their business ideas.

3.2.1 Santander X

The Santander X project came about with the aim of accompanying the entrepreneur in each stage of the entrepreneurial journey with a specific offer operated by a world-class specialist. Santander X, aims to become the world's largest ecosystem for university entrepreneurship, connecting entrepreneurs with the three most valuable types of resources for them: talent, clients and financing. This helps them turn an idea into a company. To do this we promote collaboration between universities, the business sector and entrepreneurs themselves.

In addition, to continue supporting university entrepreneurs on an international level on their road to success, Santander Universities launches the Santander X Global Award.

Best practices

Santander X has been chosen by the Spanish Network of the Global Compact as one of the best practices highlighted by its contribution to the SDGs 2030.

These good practices, highlighted among the partners of the Network, have been reflected in the publication 'A Global Alliance for the 2030 Agenda', which aims to raise awareness and provide knowledge to the Spanish private sector regarding SDGs.

The report analyses how these companies are advancing in the challenges posed by the SDGs in Spain, with examples of concrete actions to contribute to the achievement of the 2030 Agenda. In particular, this edition is dedicated to partnerships and analyses in detail what role plays the private sector and how the Global Compact is working in partnerships with different agencies to fulfil the mandate that the United Nations has given to land the 2030 Agenda in the private sector.



Ideas X entrepreneurs' granted.

+100
institutions attached
to the platform

+80 published
calls

+25,000
registered users

+12,000
candidates registered
in calls



More information
about Santander X

Aims to:

- > Support the university entrepreneurs throughout their entrepreneurial journeys, providing them access to the main resources in order to be successful.
- > Connect the universities with the global entrepreneurial community.
- > Be part of the entrepreneurial ecosystem.

The awards for entrepreneurship and innovation in different countries like Brazil, Argentina, Chile, Mexico, Portugal, Spain and the United Kingdom also contribute to promoting and encouraging an entrepreneurial culture and decisively contribute to the progress of people and the construction of this great entrepreneurial ecosystem.

25,000 candidates
presented every year
at the Santander Awards
for entrepreneurship

SANTANDER X Social networks



3.2.2 Outstanding 2018 programmes

Explorer – Jóvenes con Ideas

A commitment to innovation and young talent. Explorer is a free business support programme that gives you the necessary boost to develop a project and launch it to the market. For 5 months people can attend their Explorer Space, a co-working space where they will connect with other entrepreneurs with the same concerns and where they will receive personalised advice and training from a network of more than 200 expert professionals.

The support and training sessions are completed with prizes to accelerate the initiatives with the greatest potential: trips to Silicon Valley and more than EUR 80,000.

Edition 2019 in Santander X: 1,783 registered.



For more information



See video



More than 600 entrepreneurs at the Explorer Day 2018 held in Burgos.

Argentina Award Emprendedor X

The Young Entrepreneurs Prize is now the X Entrepreneur Award, a competition involving business plans promoted by Santander Río Universidades, Argentina, which aims to promote entrepreneurship among university students in the country.

1st Prize: ARS 100,000, 2nd Prize: ARS 75,000 and 3rd Prize: ARS 50,000

Edition 2018 in Santander X: 58 registered



See video



Facundo Noya, winner of Emprendedor X Award 2018.

Brazil Award Empreenda

Entrepreneurship programme of Santander Universities Brazil, which has three categories that select the best projects of Universities & Micropreneurs, University Entrepreneurs and Startups.

In all categories, online training is offered, accompaniment with a programme partner and financial contribution to the winner.

Edition 2019 in Santander X: 2,787 registered*



Winners of Empreenda Award 2018.

* The figure with the number of people enrolled in the various awards corresponds to those who completed the registration form at www.santanderx.com

Chile Award "Brain Chile"

Brain Chile (Business, Research, Acceleration and Innovation) is the acceleration programme of scientific and technological start-ups, originated in national and international higher education institutions, promoted by the UC Anacleto Angelini Innovation Centre, the School of Engineering and Transfer and Development Directorate of the Catholic University, together with Banco Santander.



See video



Winners of Brain Chile Awards 2018.

Chile Award "Ideas X"

This award recognises innovative ideas to carry out the venture. It is intended for undergraduate students who want to turn an idea into a project that helps solve problems concerning industry and society.

We provide training, connection with the entrepreneurship ecosystem and a first initial capital to make it happen.

Edition 2018 in Santander X: 225 registered



See video



Finalists of Ideas X.

México Award "Santander Award for Business Innovation"

With two categories that aim to stimulate entrepreneurship: Prototype and Idea.

With the aim of stimulating an entrepreneurial culture in young university students that promotes the generation and development of innovative companies with high growth potential and added value for the country, the Bank, in collaboration with the National Association of Universities and Educational Institutions Superior (ANUIES) and the Federation of Private Mexican Institutions of Higher Education (FIMPES), invites young entrepreneurs from Mexican higher education institutions, as well as those who are enrolled in any of the country's incubators, to submit projects to idea level and prototype level.

Edition 2019 in Santander X: 2,643 registered.



See video



Winners of Mexican award 2018.



ARGENTINA
Facundo Noya
Project: Ebers

Programme:
Winner of Emprendedor X Award

"Winning the entrepreneurship award has given us the necessary financial support to improve design issues of our product, as well as the ability to start manufacturing and testing it both here in Argentina and in Brazil, where we have begun working at the Hospital Israelita Albert Einstein in Sao Paulo".



For more information



See video



CHILE
Rodrigo Peña
Project: Reddiclach

Programme:
Winner of Ideas X

"Participating in this programme has helped the project considerably. It enabled us to raise capital and to advance and speed up the project. Specifically, thanks to Santander's help, we will be able to create the matrices necessary for the mass reproduction and market launch of the recycling container".



For more information



See video



MEXICO
Zaid Badwan
Project: MediPrint

Programme:
Winner of the Santander Award for Business Innovation 2017

"Everything that has come after the prize we received has allowed us to grow a lot, and all thanks to the support of the Bank. Today we are the company in 3D printing with greater productive capacity in Mexico".



For more information



See video



SPAIN
Enzo Alejandro Zamora
Project: Homyhub

Programme:
Winner Explorer Space Deusto Business School and 3rd Award Explorer.

"Participating in Explorer, winning in our center and meeting the rest of the finalists in the trip that the Bank organised for us to Silicon Valley was an exceptional opportunity. We are very grateful, this help has been fundamental".



For more information



See video



UK
Jenny Evans
Project: Jenny Kate

Programme:
Winner of Santander Universities UK Entrepreneurship Awards 2017

"Winning this award was an incredible experience and has completely revolutionized my business. I've built a huge new network of people to work with and get advice from, gained an accountability partner, new business collaborations, had an incredible week of working on my business with CEO's and industry experts".



For more information



See video

“ Santander X, our global community of university entrepreneurship, was chosen as an example of good practice by the Spanish Network of the Global Compact to reach the SDGs in 2030 ”

3.3 - Employability

Santander Universities promotes the employment of university students through various Santander Scholarship programmes for companies and SMEs, helping them find their first job and start their professional career.

In 2018, 5,869 company internship grants were awarded in Argentina, Brazil, Spain, Chile, Portugal, the UK and the US.

In addition, the team is working on the development of professional competencies programmes including training in digital and transversal skills with universities worldwide.

In addition, with the support of Universia, a digital platform of non-financial services for the university ecosystem, the Bank promotes youth employment. This information is developed in greater detail in the next chapter.

“ Employability is the third main line of action of Santander Universities ”

4. Universia

Founded in the 2000, Universia has become the world's largest university cooperation network, with the sponsorship of Banco Santander.

Promoting online work among universities and helping institutions capitalise on their academic offering, helping students to decide what and where to study, are among Universia's main lines of activity.

Other of Universia's basic drivers of activity are employment, helping university students to find internships and jobs, are digital transformation, helping universities throughout the process.



For more information

“ Universia supports the university community by offering academic guidance, employment services and support in the universities' digital transformation. We want to be a sustainable platform for non-financial services, to be useful and to become the bank of choice for university students ”

Javier Roglá, global head of Santander Universities and CEO Universia



Our purpose

Contribute to the progress of students and universities.

Our vision

To be the best open and responsible non-financial services platform for university students.

IV Universia International Rector's Meeting



See video

In 2018 we held **IV Universia International Rector's Meeting** in Salamanca, Spain. The meeting brought together **600 rectors from 26 countries** representing 10 million university students around the world to discuss "University, Society and Future".

The conclusions are set out in the "Salamanca Charter", a document that reiterates the universities' commitment to continue leading progress by reinventing and transforming themselves.

UNIVERSIA Social networks



4.1 - Guidance

One of the main objectives of Universia is the academic guidance as a strategic line of action, based on the use of digital tools so that users have access to accurate and quality information offering them complete information that links guidance and employment makes us unique and relevant at decisive moments for their professional future.

Users can access specialised educational advice, focused on the information needs that may arise, ranging from what to study and where to study it, to the job prospects associated with each alternative. This information can be found thanks to the various digital media of Universia in Latin America: **10 portals and social networks, which have nearly 1.1 million followers.**

Universia currently generates more than 4,700 items of contents per year focused on academic guidance (scholarships, job offers, specialisation courses, degrees with higher employability rates, ...) so that users have all the information they need in the same space, thereby facilitating the search and improving their experience.

This positive experience is reflected by the user with the results of the latest study conducted by Universia among visitors to its portals: **75% of respondents consider that the information found was useful or very useful.** Other quality indicators have been the increase in the number of visits to the portals, which have reached 13 million, and the increase in the duration of the consultations.

In addition to the guidance offered in the digital realm, from Universia, actions focused on the public are promoted prior to university:

- 1. Preparadao (Brazil).
- 2. University Guide (Chile).
- 3. Academic guidance workshops (Spain).

→ 1. Preparadao (Brazil)

More than 7,000 pre-university students participated in these conferences in which the objective was to bring young people to the main Brazilian universities and offer them academic guidance, in an innovative, young and entertaining format. This event is considered the biggest education festival in Brazil and echoes the main media of the country.

The young people were able to attend 20 lectures about the university entrance exams, types of degree and those offering



the most career opportunities. They were also able to listen to inspirational presentations from professionals such as Diluía de Mello, a NASA astronomer, and enjoy spaces with interactive experiences related to training and employment.

→ 2. University Guide (Chile)

For over a decade ago, Universia Chile has published and distributed 75,000 copies of the 'Universia PSU (University Selection Test) Journal' to young pre-university students from the country's main cities of the country.

It includes relevant information on how to enrol in the various academic alternatives, financing options, scholarships and grants, ... It also offers content on the high dropout rate during the first two years of the career, the best-paid careers and their duration.

→ 3. Academic guidance workshops (Spain)

Every year, Universia España organises workshops for professional guidance, which aims to provide information and practical tools to participants so that they can successfully sit university entrance exams.

The professional guidance workshops are aimed at university students or professionals who have just entered the labour market, while the academic guidance workshops are aimed at young people who are studying the last years of high school and who have to decide the university degree they will study.

Digital media of Universia in Ibero America

10 portals and social networks, which have nearly

1,1 million followers

4,700 contents

**“ In 2018
82 workshops
were organised in
Spain and attended
by more than
2,200 people ”**

4.2 - Employment



Participants at one of the last Jumping Talent events.

Our labour community in figures

14 million CVs on database

600,000 jobs intermediated in 7 countries: Argentina, Brazil, Colombia, Mexico, Peru, Portugal and Spain.

Our ambition is to create the **largest community of professional guidance, internship and employment services for youth in Ibero America**. Strengthening their candidacies across seven countries, and providing them with qualified job offers for a successful immersion in the labor market. To be the Ibero American benchmark for the "more than digital" management of young talent, reinforcing our position as an **integrating agent between universities, companies and youth**, through a unique, differentiating value proposition and aiming for a significant **contribution to the progress society**.

Students and youth from Ibero America will multiply their employment options by accessing **offers without geographical barriers** for talent mobility; promoting their connection with companies and universities for a **better matching of profiles and needs**; and receiving guidance and online & offline support from Universia for a successful transition into the professional world.

We deploy **employment portals in higher education institutions** for the management of employment offers for their graduates (alumni), and professional work experiences for their students. We create **spaces for dialogue between university and business**, connecting two fundamental pillars of economic progress.

We develop **customised digital campaigns** to reinforce the **employer brand of the companies** so that they can show their mission, culture and values. In this way, the candidates can take better informed choices, achieving an **improved fit between offers and CVs**. Universia applies the most **innovative recruitment techniques** increasing the commitment of the candidates with the selection process and achieving an improved success rate on the hiring process overall.

We contribute to the progress of students, universities and companies - we optimize labour supply digitally and in person, we empower young talent and we create meaningful experiences for the three groups involved.

Our ambition is to create the largest community of employment services for youth in Ibero America



4.3 - Universities Digital transformation

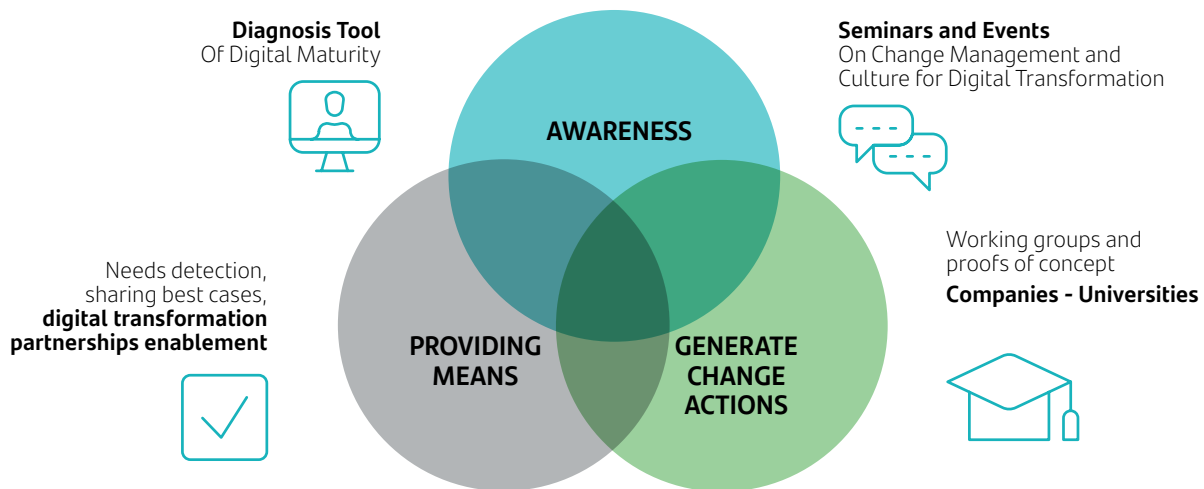
Universia is committed to accompany and support universities in their digital transformation processes.

With this strategic aim, Universia is working on tools to help universities to promote action plans, is developing projects such as App services, is analysing optimization and dropout prevention applications, among others. The size of Universia network of universities, the proximity to them

and its reliable neutral positioning, allows to detect needs and try projects, and also to share best practises to encourage innovation and digital transformation.

All these initiatives are designed to improve the life of the university community in different countries and enable adaptation to new demands and a constantly changing environment of digital culture and rapidly evolving technology.

Universia wants to support universities in their digital transformation processes



MetaRed

Among the various initiatives developed by Universia, MetaRed is worthy of note.

MetaRed is a collaborative project that consists of a network of Information Technology (IT) managers in public and private Ibero-American Universities with the aim of sharing best practices, success stories and collaborative technological developments.

The inescapable Digital Transformation of Universities affects all their areas of action and is too complex to be addressed individually by each university, in each country. MetaRed helps in this transformation, sharing efforts and contributing the best practices of the different countries.

In its first year of activity, we can advance that the Ibero-American Universities have responded fantastically to the initiative, as the initial data show.

- > MetaRed has already been launched in Argentina, Chile, Mexico, Spain, Peru, Brazil and Colombia. And soon it will be launched in Portugal.
- > 2 Webinars on Educational technologies and on Artificial Intelligence in Higher Education with more than 600 registered from about 300 universities from 14 countries.
- > The "1st Meeting of Rectors of MetaRed" held in Salamanca, during the IV International Meeting of University Rectors.
- > Meetings have been held in Argentina and Chile, in addition to 31 virtual work meetings.
- > 12 working mailing lists of CIOs from Ibero-American universities are operational and fully operational, with 242 university subscribers.



5. Fundación Universia

Fundación Universia is a private non-profit organisation promoted by Universia. Our goals are broad and driven by the desire for social inclusion of people with disabilities, through their higher education and professional development in a society that respects and supports diversity.

The foundation promotes the effective participation of people with disabilities through experiences that empower their progress and autonomy.

These experiences focus on its scholarships, internships and employment programmes in collaborative and inclusive environments, in order to make Santander the benchmark bank for the qualified inclusion of people with talent and disability. On the other hand, it carries out awareness-raising and experiential initiatives linked to culture and sports.



For more information



See video

→ **MISSION:** Fundación Universia promotes attracting people with disabilities and high potential in order to develop their talent in an experiential way, to contribute to a more active and inclusive society.

→ **VISION:** Fundación Universia aims to consolidate itself internationally as a benchmark organisation in the field of qualified employment, linked to the identification and development of diverse talent. It also aims to build collaborative networks capable of producing changes that generate social value in educational and productive responsible environments.

→ **STRATEGIC PILLARS**

Access and accessibility - SDG 11. Sustainable cities and communities. Generating accessible and inclusive environments for people with disabilities.

Education - SDG 4: Inclusive and equitable quality education.

Employment and entrepreneurship - SDG 8: Decent jobs and economic growth. Achieve full and productive employment and decent work for people with disabilities, as well as equal remuneration for work of equal value.



19,475 people reached through its different programmes

4,224 university student with disabilities identified

153 people with disabilities incorporated in companies

78 technology support products provided free of charge to university students with disabilities

603 scholarships awarded to university students with disabilities

1 business placed by entrepreneur with disability

1,152 associations and foundations connected in order to improve inclusive projects

12,872 people reached through actions of inclusive culture and arts

151 Santander HQ's interns played wheelchair basketball lead by the sub22 European MVP

14,779 followers on social networks

Santander Incluye

At its corporate headquarters and with the support of Fundación Universia, Banco Santander presented a new edition of the "Santander Incluye" programme, an internship programme for university students with disabilities, in order to promote the effective participation of people with disabilities in society and promote inclusive education and employment opportunities through the development of their talent.

Since 2017 this initiative has allowed 30 university students with disabilities to carry out their internships in various business areas where, in addition to complementing their training in a work environment, they could rely on individual support from a professional tutor of the entity, focusing on the development of skills and abilities for their future.

5.1 Access and Accessibility



Abre tus sentidos, Responsible Banking.

It researches, informs and raises awareness about accessibility and inclusion measures for higher education institutions that take into account the needs of people with disabilities. This enhances inclusive and effective learning environments for everyone. It is also committed to the development of leading technological solutions that result in a tangible improvement for people with disabilities, and add new actors to the development of Accessible Technologies from university research groups.

In this area, Fundación Universia carries out a biannual 'University and Disability' study, a social research project aimed at analysing the degree of inclusion of people with disabilities in the Spanish university system and its evolution since 2011. The Spanish Committee of Representatives of People with Disabilities (CERMI), the ONCE Foundation, the Royal Board of Trustees on Disability of the Ministry of Health, Consumption and Social Welfare, the Directorate-General for Disability Support Policies of the Secretary of State for Social Services and Equality of the Ministry of Health, Consumption and Social Welfare and the

Conference of Vice-Chancellors of Spanish Universities CRUE collaborate in this study.

It also publishes an annual Disability Care Guide, a resource that offers the only national census of students with disabilities enrolled in Spanish universities. Here you can find the contact details of the areas responsible for supporting disabled people in universities and discover the accessibility services offered by each of them.

In a special way, in 2018 it participated in the MobiAbility project, led by the University of Murcia in collaboration with other universities and civil entities. A European project to promote a standard of support measures for students with disabilities studying at universities in the countries participating in the Erasmus+ programme. The first step of the project has been to provide in-depth information on the experience of the different universities in the European educational system in terms of disability and university mobility, through results that will be published throughout 2019.

5.2 Education

It promotes equal access to higher education for persons with disabilities. To this end, it invests in scholarships and training to ensure inclusion and fairness in higher education through the access by, and progress and international mobility of, people with disabilities.

Fundación Universia is committed to higher education as a model of acceleration for people with disabilities. Scholarships for access, progress, international mobility, master's degrees in business schools and doctorates, without forgetting language, sports and culture. The objective of this programme is to favour access and development for people with disabilities, as well as to identify talent at an early stage for its subsequent incorporation into the labour market of participants in the world of work with equal opportunities.

Due to its Ibero-American vocation, Fundación Universia collaborates with Santander Universities and the Carolina Foundation in the programme of Scholarships for Young Ibero-American Leaders, to promote the formation of excellence and the experiences of university students from Latin America. Since 2010 the Universia Foundation and the Carolina Foundation have promoted the international mobility of these young people with disabilities to continue their postgraduate studies, doctorates or continuing education in Spain.

This commitment to its scholarship programme is also linked to the objective of increasing the competitiveness of university students with disabilities in order to connect with current and future job positions. The digital transformation revolution is already an economic reality and companies are demanding more and more experts in the architecture of Internet of Things (IoT) and Data Science. In this new paradigm, Fundación Universia offers training scholarships for university students with disabilities, as well as for professionals with executive and business profiles whose objective is to lead the digital change and transformation in their companies.



Ana Barroso García

Ana Barroso, born in Ávila 20 years ago, studies the double degree of International Studies and Business Administration & Management at the Carlos III University of Madrid.

"When I joined the university, I found out about the foundation's scholarships for students with disabilities and decided to submit my application. They awarded me a scholarship, and it was the beginning of a great discovery on a personal and professional level. I used most of the financial aid to obtain the TOEFL qualification (Test of English as a Foreign Language), which allows you access to study at American universities."

Ana has always been clear that she wanted to travel and get to know new cultures, for which the use of languages is fundamental: "I have always allowed myself to dream - few things in life are impossible, everything has to be tried. I have reached a point in my life where I am achieving incredible goals that bring me great personal satisfaction. For example, next year I'm going to study at Boston College, a model university in the academic landscape."

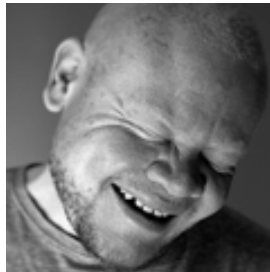
5.3 Employment and entrepreneurship

It promotes the inclusion of people with disabilities in the labour market and their development, in order to achieve full and productive employment and decent jobs for all people with disabilities, as well as equal pay for work of equal value. In this sense, and in order to promote the development and progress of communities, it generates projects that favour the growth and discovery of early talent among young people with disabilities.

To achieve this, it presents training internship programmes in multinational companies for university students with disabilities. This initiative encourages them to develop their academic practices in various business areas where, in addition to complementing their training in a working environment, they can receive specific support from a professional tutor of the entity, focusing on the development of skills and competencies for their future professional performance.

In this sense, Fundación Universia promotes mentoring meetings between professionals and university students with disabilities, also available in English, an initiative for young people with disabilities who are on the verge of starting their professional careers or who are considering a change. An experience connected with the company, which helps them to continue growing professionally.

In order to offer new sessions for discovering diverse talent, meetings have begun to be organised between professionals and young university students with disabilities, the aim of which is to guide them at the start of their professional careers. The objective of this 'Speed Dating' initiative is for volunteers to know first-hand what obstacles the university participants face and for young people to have the opportunity to build a network of contacts within the professional world, as well as to generate a work training meeting, which can help them achieve their professional goals.



Charles Fotso

Photographer:
© Miguel Gener

Testimony: Story of Charles Fotso

Born in 1988 in Yaoundé, Cameroon, he is a member of a large family of 14 brothers and sisters, two of whom suffer from albinism. The consequences of this genetic anomaly are physical-sensory imbalances of the eyes, cutaneous hypersensitivity to the sun's UV rays and photophobia.

Being an albino in Africa poses a high risk to life and results in almost certain social exclusion due to environmental factors and the mostly harmful stereotypes associated with albinism, without mentioning poverty.

After a difficult childhood, and with the help of his older brother, he arrived in Madrid in 2005 and studied a Higher Degree in International Trade.

"I heard about the Fundación Universia whilst at university because I decided to continue studying. In 2012 I received this information but I did not apply for a scholarship from the foundation to study English until 2016". He obtained a B2 diploma.

In 2018 he received a job offer through "Santander Summer Experience" to work in a bank office during the summer. "A priori the offer seemed daring to me but I was excited about an adventure that, a posteriori, turned out to be the best work experience I had had until then."

When he finished, he received a new offer from the "Santander Private Banking Experience" programme and currently works in a branch of Private Banking. It also collaborates with the Universia Foundation in awareness and motivation campaigns for school-age adolescents facing the risk of social exclusion.

