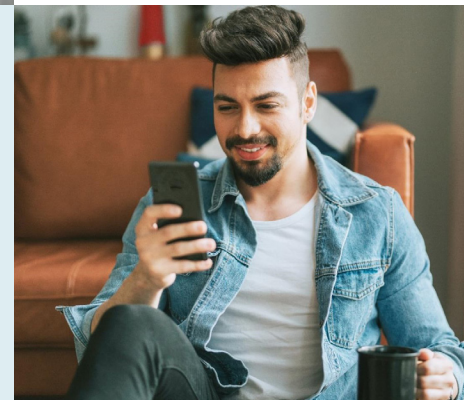


Support to higher education report 2020

santander.com/universities



Our approach

By fulfilling our purpose to help people and businesses prosper, we grow as a business and can help society address its challenges.



"A more sustainable economy requires a holistic approach to education where employability must be a priority both for universities and companies. It is essential to foster the appropriate skills from university and throughout working life with a dynamic approach"

Ana Botín, Group executive chairman

General Shareholders Meeting Universia Spain
November 10, 2020

2020 progress in our commitment to higher education

Education is the bedrock of a fair society and robust economy. Therefore, Banco Santander and Santander Universities will award 125,000 grants for higher education, internships and entrepreneurship on top of its initial pledge for 2019-2021. We will have handed out 325,000 in the last three years.

Highlights 2020

€110

million to universities

1,432

partnered universities and institutions*

156,748

winners of scholarships, internships and entrepreneurship programmes

Scholarship, internships and entrepreneurship programmes

225k^A

200k

2021

2019

A. Due to the covid-19 pandemic, Santander Universities changed its roadmap for 2020 and increased its grants significantly with respect to 2019. It replaced traditional scholarships (i.e., for classroom learning) and mobility grants with broader online scholarships.

Santander's core higher education initiatives in 2020



- **Education:** 48,804 scholarships to help university students and graduates develop professional, language, digital and other skills and to promote academic mobility at home and abroad.
- **Employment:** 75,237 beneficiaries of internships at companies and SMEs, with career guidance services to help them get their first work experience.
- **Entrepreneurship:** 32,707 entrepreneurs supported and over 224 programmes and awards. Santander X, the bank's global entrepreneur network, works to develop innovative start-ups and help SMEs digitalize and set up shop overseas.

uni>ersia

→ Academic guidance

Users can access specialist content on what and where to study and on career prospects in each area. They can also find grants, job listings and courses.

Universia provides all-encompassing guidance at every stage, no matter what users need.

+1,800 posts

→ Jobs

Universia Jobs is evolving this year to create the largest job, internship and junior-level guidance platform in Spain, Portugal and Latin America.

With already 89 job portals at universities and companies and 27,000 processed applications by the end of 2020, we're introducing companies to the talent they're seeking and showing skilled professionals the career development opportunities they need.

uni>ersia fundación

Employability: Diversity, inclusion and equal opportunity

→ **Settings:** 20,131 people benefited by programmes that research, report and spread awareness about accessibility and inclusion measures for training and work spaces, and about tech solutions to enhance the lives of people with disabilities.

→ **Education:** 619 scholarships for undergraduate, master's and PhD students for language, cultural and sport programmes, and computer-programming bootcamps.

→ **Employment and entrepreneurship:** As a job placement agency, we provided career guidance to 422 people with disabilities, of whom 70 found jobs in companies.

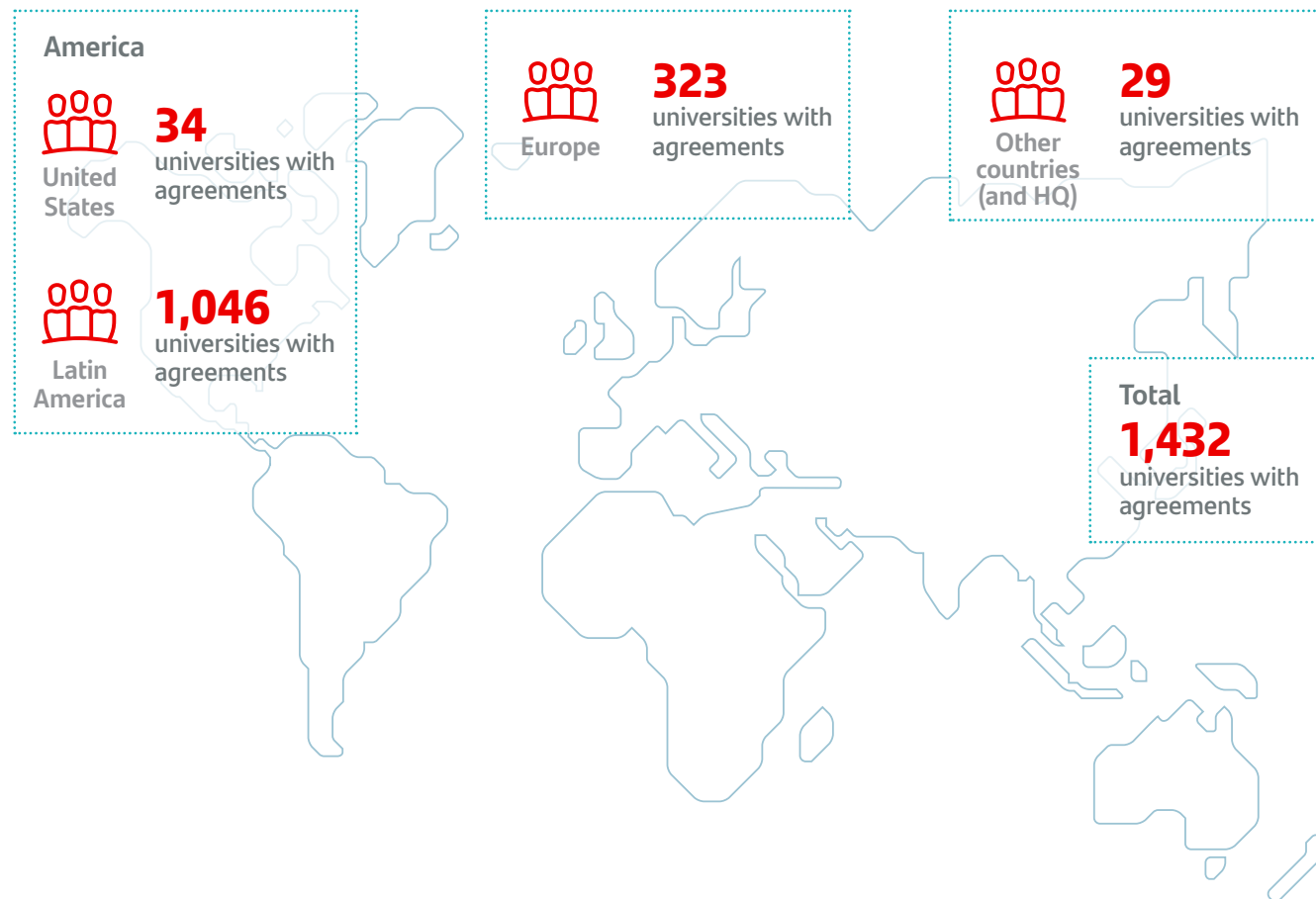
Inter-university collaborative ecosystems: MetaRed:

Brings together networks of information and communications technology (ICT) managers at 953 universities in Spain, Portugal and Latin America.

* The number of agreements correspond to agreements with institutions that are maintained through Santander Universities and Universia.

Banco Santander's commitment to higher education

Since 2002, Banco Santander has invested over EUR 2 billion in higher education



America

667 universities and academic institutions with agreements

Argentina
88 universities
Brazil
282 universities
Chile
49 universities
Colombia
29 universities
Mexico
134 universities

Peru
23 universities
Puerto Rico
17 universities
Uruguay
11 universities
US
33 universities

Europe

303 universities and academic institutions with agreements

Germany
26 universities
Spain
78 universities
Poland
59 universities

Portugal
50 universities
UK
87 universities
Others
3 universities

Other regions

27 universities and academic institutions with agreements

China
2 universities
Qatar
1 universities
Russia
2 universities

Singapore
1 universities
Others
21 universities

* The number of remaining agreements, as well as of countries, until reaching the figures published in the 2020 Responsible Banking Report correspond to agreements with institutions that are maintained through Santander Universities and Universia.



Support to higher education report 2020

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Santander Universities

Banco Santander is firmly committed to progress and inclusive sustainable growth. Through Santander Universities, it has been a pioneering stalwart of higher education for 25 years.

This unique, global programme offers education, job skills and entrepreneurship opportunities to university students and employees (Santander Scholarships), as well as training and support for innovative start-ups and SMEs (Santander X) to grow and transform.

So far, we've invested more than EUR 2 billion in higher education and awarded over 630,000 scholarships and grants. In 2020, we awarded over 156,000 scholarships for studies, job skills, internships and support to entrepreneurs through an investment of EUR 110 million.

Santander Universities global figures 2020

**989**

partnered universities
and institutes of 19 countries

**€110**

million
to universities

**156,748**

winners of scholarships,
internships and
entrepreneurship
programmes

**124,041**

scholarship
beneficiaries

**32,707**

entrepreneurs
supported
(Santander X)

"At Banco Santander, our desire with education is to tackle the challenges of the fourth Industrial Revolution, especially regarding employability. Our scholarships and entrepreneurship programmes with world-renowned universities and institutes are going in the right direction, which is more important during these times of pandemic we find ourselves in".

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

Santander Scholarships

Santander Scholarships is one of the world's leading scholarship programmes by a private company.

Read more about the 1,000+ agreements that Santander Universities has with universities and education institutes in 19 countries.

In 2020, university students and professionals could choose from close to 400 technology, languages, study, research, cross-skilling, internship and women leadership programmes.

124,041 beneficiaries of Santander Scholarships in 2020

Through Santander Universities, we granted **48,804** scholarships to help undergraduates and graduates bolster their skills.

We helped **75,237** students boost their employability through scholarships and internships in companies, in addition to career guidance and help with finding their first job.

Santander Universities offers scholarships in seven disciplines

→ Santander Tech

To promote new technology-based learning, programming and innovation and foster an understanding of digital languages and technology such as blockchain, machine learning, cloud & DevOps and product design strategies.

→ Santander Skills

To promote the development of cross-cutting skills (soft and hard skills) that are essential to making headway in the job market. These scholarships include programmes to boost the entrepreneurial skills of people who are starting a new venture.

→ Santander Women

To promote the professional development, leadership and negotiation skills of the next generation of women leaders.

→ Santander Language

To strengthen the command of foreign languages in working environments.

→ Santander Studies

To help students with limited resources complete their studies and achieve academic excellence, as well as offering them the chance to study abroad.

→ Santander Internship Scholarships

To boost undergraduates' job skills through work placements and offer recent graduates quality first job opportunities.

→ Santander Research

To give undergraduates, postgraduates and PhD students the means to start or continue their research.



Santander Universities



Multi-country programmes

In 2020, Santander Universities continued to help students and professionals by opening the door to higher education and promoting excellence, equal opportunity and employability. Our international scholarships included:

Santander for MIT Leading Digital Transformation Scholarships

We awarded 2,500 scholarships to provide specialist training and develop digital skills in collaboration with the Massachusetts Institute of Technology (MIT). In the programme's first phase, participants spent five weeks learning about leadership, innovation, digitalization, cybersecurity and artificial intelligence. The 300 highest performers moved on to the eight-week second phase to learn about blockchain, cloud & DevOps and machine learning.

Santander Women | W50 Leadership – London School of Economics and Political Science

A renowned international women leadership programme with more than 700 graduates in the last 10 years.

In 2020, Santander Scholarships enabled 50 women from 13 countries at a pivotal point in their career to further their careers as future leaders. Leading professors from the London School of Economics and Political Science (LSE), one of the world's top international universities, designed and delivered the programme. Its theoretical and practical syllabus focuses on such essential leadership skills as negotiation, strategy, personal brand, style, career planning and expanding professional networks.

Exceptional global networking opportunities, not to mention the training, tailor-made support and coaching, makes for an experience that participants hold in high regard.



“They taught us vital skills in key aspects of leadership. I got to know myself better and work on being me. Learning how other women see the world was invaluable and rewarding. I gained new contacts from several countries and industries, with whom I shared experiences and remain in touch. Some of them have even become friends”.

Carolina Zarco. Santander Women | W50 Leadership – London School of Economics and Political Science participant and senior accounts manager at Zimat Consultores.



Santander Women | Emerging Leaders - LSE

At Inspired by the Santander Women | W50 Leadership - London School of Economics and Political Science programme, we launched these scholarships in 2020 to help women with potential and aspirations to become leaders learn negotiation and communication skills.



"The programme offers highly attractive learning with a strong focus on reflection, looking inwards and unleashing the leader within. I was able to embark on a challenging journey of personal development that has had a significant impact on my personal and professional life".

Virginia Pérez. Santander Women | Emerging Leaders – LSE participant and architect.



Santander IE- Digital DNA

Having targeted training in digital and tech skills to boost employability in 2019, Santander Universities continued to award Santander IE Digital DNA scholarships in 2020. Professors from IE University's School of Human Sciences and Technology taught the 100 participants in Spanish and English. The course comprised two five-week high impact online programmes (HiOPs) to teach the effect of digital disruption on companies and delve deeper into the science behind data.



"Who doesn't need basic information on how to go digital? I would recommend this a thousand times to all students who have an ambition to be part of the digital and tech revolution we're set to witness in the coming years".

Julia Prieto, Santander IE Digital DNA participant.

Santander IE Tech4Law

Santander Universities launched Santander IE Tech4Law Scholarships in 2020 to address the fast digitalization spurred by the pandemic. The programme delivers high-level training to enhance young lawyers and future legal professionals' digital and tech skills, so they may rise to the challenges of legal innovation in the digital era. The 100 participants undertook an online, high-impact legal tech programme that lasted five weeks.

"The digitalization of the legal industry and society means future lawyers must be prepared to cope with the new reality".

Soledad Atienza, vice dean of IE Law School.



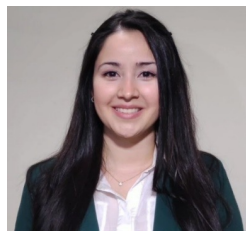
Key programmes by country

Latin America



Argentina

Premio Nacional Santander al Mérito Académico
(National Award for Academic Achievement)
We handed out 600 grants of 8,000 pesos each to some of Argentina's top students. In its 12th year, the programme sought to promote hard work and high academic achievement.



"The grant gave me the means to buy study materials and undertake further courses to become a special needs teacher. I'm more conscious of diversity, the challenges our students face at school every day, and how to provide them with better learning opportunities".

Antonella Civalero. Award winner and Special Needs Education student at Universidad Nacional de San Luis.



Brazil

Bolsas Graduação
(Graduation scholarships)
This twelve-month financial aid programme helped cover vulnerable students' tuition, learning materials, food, transport and other things so they could continue their studies.

Participants had 30-day access to an online, 16-level English course that included a level test, videos, international student forums and a certificate for each completed module.



"I had the chance to take part in other initiatives run by the bank to foster university research and training. The Santander Scholarships programme is essential now we have the added difficulty of the pandemic".

Eduardo Vicente, professor in the Cinema, Radio and Television department of the Arts and Communications faculty at Universidade de São Paulo.



Mexico

Santander Tecnológico Nacional de México Scholarships
6,000 students and graduates at the Tecnológico Nacional de México (TechNM) undertook an online course to boost such soft skills as communication, teamwork and leadership.

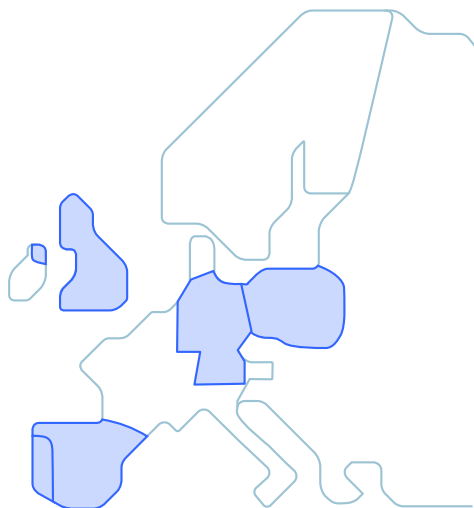


"I'd like to thank Banco Santander for these programmes that bolster the skills of young Mexicans entering an increasingly competitive job market".

Nayaras Monserrat Vazquez Hilton, Santander Tecnológico Nacional de México Scholarship recipient.



Europe



Germany

In 2020, Deutschlandstipendium scholarships provided financial aid to German students. Banco Santander was the greatest driving force behind this public-private programme, handing out over 230 scholarships.

One of the beneficiaries was Ann-Kathrin Link, who has less than 10% visual acuity. Through her scholarship, she took part in the "Mit Sicherheit Verliebt" ("Smitten for sure") educational project launched by students from across Germany.



"With the support of Deutschlandstipendium, I grew my network and got to know other participants, not to mention the Santander Universities team in Germany. In particular, Ramona Nietzsche's practical knowledge helped me give one of my psychology workshops an upgrade".

Ann-Kathrin Link,
Deutschlandstipendium recipient.



Spain

Santander Progreso Scholarships

Santander Universities handed out 750 grants of EUR 1,000 to undergraduates, graduates and postgraduates in Spain who were struggling financially, with the aim of boosting academic excellence, inclusion and equal opportunity for young people.



"The grant took away the burden of costs like travel and food, and I think it's great that it's open to all students, not just undergraduates".

Jesús Damián Blasco, Santander Progreso recipient and master's student in Industrial Engineering.



Poland

Akademia Santander Universities online

Santander Bank Polska's senior managers gave nine presentations about the bank's divisions to teach participants the theoretical and practical aspects of working in the banking industry.

The topics included commercial and social activity; the influx of new technologies; capital markets; and risk management against the backdrop of the pandemic. 18 speakers imparted their knowledge to 800 participants from over 70 Polish universities.



2020 Akademia Santander Universities speakers.



Europe



Portugal

Santander Futuro

These grants worth up to EUR 1,000 for low-income university students who want to continue or finish their studies aimed to provide them with the financial aid that would enable them to flourish. In 2020, more than 800 were handed out amid the need to boost social aid programmes at Portuguese universities.

"Without doubt, the Santander Futuro grant gave me the impetus to carry on my studies, which would otherwise have been impossible due to financial difficulty. I was able to take my technical and scientific knowledge beyond what I learned in my three-year degree".

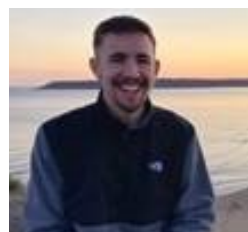
Telma Tavares, Santander Futuro recipient and graduate in Economics from Universidade dos Açores.



UK

Santander Student Online Self-Development Programme - Coventry University

In 2020, 1,386 students from 73 British universities took part in an online course on performance, personal drive, learning mindset, confidence and other topics, launched in collaboration with Sporting Edge. The four highest performers earned a GBP 10,000 Santander Development Scholarship to cover tuition, transport and job interviews.



"I'm grateful to have had the opportunity to learn what this programme teaches, like the influence of a growth mentality, how to learn from our mistakes and the importance of effective goal setting. It's an investment in my future career and will help towards the next step in my education: a legal practice course. I hope to apply what I learned on the Self-development programme to my aspirations as a lawyer".

Ryan Lysycia, Santander Student Online Self-Development Programme - Coventry University participant and student at Swansea University's Hillary Rodham Clinton School of Law.



Santander X

We support the training and development of innovative start-ups and help SMEs internationalize and digitalize with Santander X, our global entrepreneurship community. It lets companies and entrepreneurial initiatives attract talented people, training, capital and customers, while gaining visibility and finding the best solutions.



Almost
€14
million



224
programmes and
initiatives to support
entrepreneurship



32,707
entrepreneurs
supported

Multi-country entrepreneurship initiatives

In addition to its solutions to the biggest post covid-19 challenges, Santander X launched three new global initiatives in 2020.

Santander X Global Award

This international entrepreneurship award welcomed participants from five countries. The two categories were:

- **Best ScaleUp**, for high-impact businesses looking to accelerate growth; and
- **Best StartUp**, for business solutions in the early stages of development.

The winners were Spanish companies Rated Power, a developer of pvDesign software for designing utility-scale photovoltaic plants; and BrainGuard, a digital solution for predicting migraine attacks at an average 25 minutes in advance with 75% accuracy. They received USD 150,000 and 50,000 respectively, as well as the chance to take part in an investor roadshow, training programmes and mentoring opportunities.

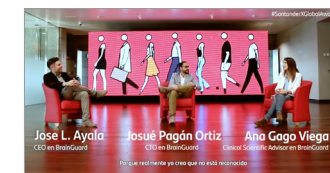


Dossier Top100 - Santander X
Global Award



"Our idea was long-term development, but this award has given us a great push to become the go-to software in the international photovoltaic industry".

Miguel Ángel Torrero, co-founder and COO of Rated Power, winner of the Best ScaleUP award.



"The award has proved pivotal in propelling us from a lab research project to something that could really benefit people".

José Luis Ayala, CEO of BrainGuard, winner of the Best StartUp award.

Santander X



Santander X
website

Explorer

Held entirely online in 2020, with close to 120 entrepreneurship projects from Argentina, Mexico, Portugal and Spain chosen from the 500-plus applicants.

For 12 weeks, young people received training and access to a vast network of contacts, experts and an interactive digital platform with tools to help them develop robust, viable and sustainable solutions to problems in connection with the UN Sustainable Development Goals.

Shellock, one of the Explorer community's start-ups, has created smart, reusable seals that track shipping containers in real time via an app.



"We were very excited when we brought the team together, but we didn't know how to manage it. Everyone at Explorer helped us find our way with their support, closeness and care, making for an incredible experience".

Carlos Garces, co-founder and CEO of Shellock.

Ecosystem Mapping workshops with the MIT D-Lab

At Santander X, we see entrepreneurship as a key driver of change to tackle the world's most pressing issues; however, many entrepreneurs don't have the networks, resources and opportunities to truly make their mark.

In working with the MIT D-Lab and the Global Ecosystem Dynamics initiative, we uncover the best engagement practices to embed in each ecosystem. We then compare them to ecosystems in other countries to find partners for the most promising start-ups. We held workshops in eight cities on two continents: Madrid, Mexico City, Buenos Aires, Santiago, São Paulo, Barcelona, Valencia and Montevideo. The initiative continues to grow, furthering our mission to help people and business prosper.



More information
MIT D-LAB



Local entrepreneurship initiatives



Argentina

Entrepreneur X Award

This award aims to bring out the entrepreneur in university students to create wealth and jobs for a better economy and society in Argentina. It helps Argentinian universities nurture the entrepreneurial spirit among their academic cohort through programmes, ideas competitions, lectures and entrepreneurial research centres.

In 2020, the Entrepreneur X Award was held fully online, and its prize gave financial support for the three winners' solutions.



"Virtual reality was already here, but the pandemic caused us to move faster. My team and I now want to take it to the next level to help people improve their personal and working lives".

Tomás Malio, co-founder and CEO of COVREL, a virtual reality training platform.



Chile

Ideas X | Track COVID-19

In 2020, Santander Chile launched Ideas X | Track COVID-19 to provide undergraduates with the start-up capital and support to turn their entrepreneurial ideas into businesses.

The award also sought to create a collaborative network where universities and entrepreneurs could share know-how and ideas with local business owners, and lean on mentors with a strong track record in innovation and start-ups. The event was held fully online, and the winning projects received training to help them develop their ideas.



"The funds we received from Santander X enabled us to maximize our online presence and reduce costs by 60%, all while enhancing the technology we use".

David Jerez, founder and creator of X-Torch technological solutions for individuals and companies.

"Our Ideas X mentor was pivotal to the process. The footing, sales and partnerships we've gained are all down to this programme".

Ricardo Flores, CEO de Body Defense, an educational video game that integrates biological and teaching methodologies.



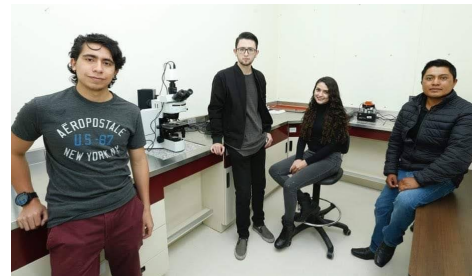
Mexico

Santander X Award for Business Innovation

To promote an entrepreneurial culture that inspires university students to create innovative start-ups with high growth potential and added value in Mexico, a joint initiative between Mexican Association of Universities and Higher Education Institutions (ANUIES) and Mexican Federation of Private Higher Education Institutions (FIMPES) invited young entrepreneurs from higher education institutes or registered with any of the country's business incubators to submit ideas and prototypes.

Eligible projects had to be pioneering ideas that could be turned into a fresh entrepreneurial initiative, all while contributing to economic development and having a positive impact on Mexican people according to these subcategories: smart cities, clean energy, fintech, industrial technologies, information technologies, health, education and the digital divide.

The three winning teams received financial backing to develop their solutions.



"This award is a huge step that will give us invaluable resources to press ahead with our research and achieve our aims."

Arian Marín, CEO de Bifrost Biotech, which develops an artificial cornea for use in transplants.



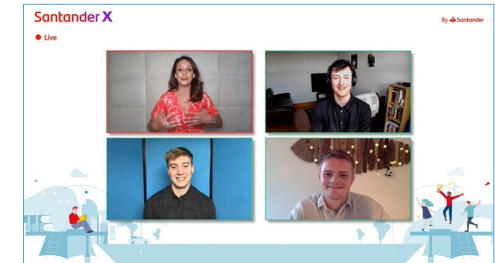
UK

Santander X Entrepreneurship Awards

We launched the Entrepreneurship Awards in 2011. Since then, it has grown to become one of the UK's largest student and graduate business pitching competitions. To date, we've given away over GBP 600,000 to help start-ups grow.

In 2020, it was held fully online and called on the most entrepreneurial students and graduates to take part in classes, workshops and networking with experts in preparation for each competition phase.

The winning teams received a cash prize, mentoring and support with marketing, legal advice and talent management to develop their ideas.



"We're so pleased to have won the Santander Universities Entrepreneurship Award. It was such a fantastic competition, and the prize will enable us to focus on developing our project".

Jamie Bankhead, CEO of Konglomerate Games, a healthcare-related video games developer.

"The support from the Santander Universities Emerging Entrepreneurs programme has allowed us to sharpen our business model and strengthen our business plan".

Lewis Loane, founder of Torann, which is developing a device that provides the highest sound quality for musicians who play amplified instruments.

Santander Universities' covid-19 strategy

Covid-19 brought many challenges. In 2020, Santander Universities demonstrated its commitment to higher education by **mobilizing EUR 30 million as part of a pioneering global initiative to combat the effects of the pandemic.**

The Fondo Supera covid-19 fund allocated EUR 8.5 million to projects on virus research and prevention, social impact and enhancing ICT capacity to reduce the digital divide between students.

We also awarded **30,435 scholarships and grants to boost the employability and development** of students and professionals affected by the pandemic.

Through Santander X, we launched a challenge to unearth innovative solutions to the new problems society is facing due to covid-19.

Universities and their role in fighting the pandemic

We mobilized universities' resources and expertise through Santander Universities during the peak of the crisis so health authorities could use university laboratories, residences and research to develop vaccines, alternative therapies, new diagnostics systems, enhanced predictions about the pandemic and its health, social and economic impact.

Fondo Supera Covid 19

As part of those efforts, we created the Fondo Supera Covid-19 fund in Spain that mobilized EUR 8.5 million in so-called "fast grants" that backed the best research into how to fight the pandemic. One of the initiatives the fund supported was Spanish AI project and recent Fundación XPrize winner ValenciaA4Covid19, designed to restart the economy post covid.



Fondo Supera Covid-19 received almost 700 research proposals that 323 experts from over 50 Spanish universities, institutions and research centres assessed. The proposals were based on three lines of action:

- **Covid-19 research:** 35 projects focused on developing early coronavirus diagnosis systems; detecting the viral load in wastewater; rapid diagnosis in large groups of symptomatic and asymptomatic people; and clinical trials for vaccines. The fund allocated EUR 5 million to those projects.



- **Impact and social profitability:** Close to EUR 1 million allocated to 12 projects to reduce the effect of the pandemic on communities. As women are expected to be worst hit by the pandemic, the fund cast a keen eye over gender-based projects that

promoted the employment of women in the tourism industry and care for the elderly or dependant people.



- o **Enhancing Spanish universities' technology capabilities:** We set aside EUR 2.5 million to buy 5,000 computers and provide 15,000 internet and webcam connections. This enabled universities to continue teaching remotely and gave their infrastructure a boost.

Support for the Oxford/AstraZeneca vaccine

In the UK, Santander Universities donated GBP 100,000 to Oxford University to ramp up the development of the Oxford/AstraZeneca, ChAdOx1 nCoV-19 vaccine, antibody tests and drug treatments.

Digitalization of universities

Santander Universities prioritized making sure universities kept up their teaching and research despite the crisis and helped **65,626 of the most vulnerable students through connectivity and**

digitalization scholarships to bridge the digital divide and give them access to the technical means to connect to virtual classrooms and laboratories. The most salient initiatives were:



Spain

Fondo Supera Covid-19 helped supply university students with around 5,000 computers as well as 10,000 Internet connectivity solutions and webcams.



"It's fundamental that organizations like Banco Santander don't leave behind students in financial difficulty, especially during such testing times where we realize that 'those at the bottom' usually bear the brunt of the crisis".

Sara El-Seyoufi Cortés, *Fondo Supera Covid-19* beneficiary and Psychology student at Universidad Complutense de Madrid.



Chile

In Chile, we helped 46,226 people continue their studies online from home with connectivity scholarships. We also provided computers and tablets to students in disadvantaged communities.



"We've supported not only teachers, so they can learn new educational approaches, but also students. Even if they're digital natives, they're unaware of how to enhance their technological knowledge to improve learning".

Óscar Jerez, Director of the Centre for Teaching and Learning, School of Business and Economics, Universidad de Chile. Senior Advisor on Innovation in Higher Education, LASPAU affiliated to Harvard University.



Portugal

In Portugal, we helped over 2,000 people through *Bolsas Santander Digitalização* scholarships.



"The situation we've been living in has pushed us towards total digitalization, including online education. Quick adaptation was necessary for everyone. Thanks to the scholarship, I gave my teaching an upgrade and learned new things to help me innovate".

Patrícia Coelho, Faculty of Health Studies, Instituto Politécnico de Castelo Branco.



Germany

In Germany, a group of students created not-for-profit platform *Corona School* to provide voluntary, free-of-charge digital instruction to 13,000 students whose centres had closed due to the pandemic. Through Santander Universities, we donated EUR 35,000 to the platform, which will be used over the next two years to cover development costs and fund the pioneering "Digital learning" initiative that offers internships recognized by 10 German universities.



"As the pandemic has heightened inequality in education, we want our free, digital programmes to be a beacon of fair education and to help students regardless of their background, sex or social status".

Christopher Reinert, co-founder of Corona School.

Support to vulnerable students

The blow of the pandemic triggered an urgent re-think of how Santander Universities help more disadvantaged students stay in education.



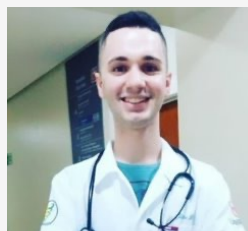
Brazil

Superamos Juntos supported more than 1,000 Brazilian students in financial difficulty.



"This programme was so important because the pandemic left me unemployed. Without the scholarship, I wouldn't have been able to pay my tuition".

Larissa Cardozo, *Superamos Juntos* recipient and postgraduate student in HR Management at Universidade Anhembi Morumbi.



"The scholarship came at a tough time for me financially and helped me continue my studies. I'd like to thank Santander Universities for giving me this incredible opportunity and experience. I'd also like to congratulate them on their fantastic initiatives that help countless students at pivotal moments in their academic careers".

Júlio César da Silva Dias, *Superamos Juntos* recipient.



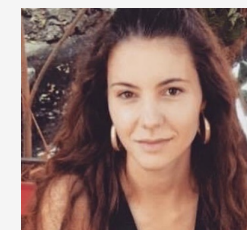
Mexico

In Mexico, we awarded 5,800 scholarships to 1,435 projects at 340 universities through the *Ponte la Verde ante la covid-19* (Wear the green one) initiative to tackle the health crisis and support the worst hit communities.



Portugal

In Portugal, the *Bolsa Fundo de Emergência Covid* fund helped students at Universidade de Évora who wanted to continue or complete their studies although their income had suffered a heavy blow from the pandemic.



Post-covid landscape

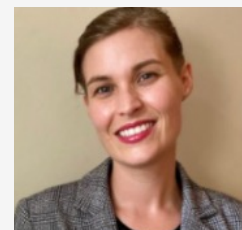
Santander Universities is working with universities to help communities prepare for a post-pandemic future of uncertainty and rapid transformation in a fourth Industrial Revolution, on:

→ **Promoting** job skills for students, young people and the groups most affected by the pandemic and digitalization. In 2020, we launched Santander Scholarships for the online training initiatives #YoMeQuedoEnCasa and #InvierteEnTi, which benefited 23,725 students and graduates. The aim was to promote digital skills, women leadership, languages and soft skills to heighten their future employability. #YoMeQuedoEnCasa also helped professors deliver virtual lectures. Also, we handed out 500 Santander Language | English for Professional Development – UPenn Scholarships to boost business English with #InvierteEnTi and in collaboration with the University of Pennsylvania, a member

of the Ivy League, one of the US's oldest institutions and among the world's most prestigious. The aim was to improve students' command of the language in a professional environment through simulated interviews and networking events; understanding job offers; and familiarity with the terminology of CVs, cover letters, business emails and social media posts.

→ **Working** with international bodies like UNESCO and the European Commission to plan for future education. We support UNESCO's *Futures of Education* initiative that aims to catalyse a global debate on how knowledge, education and learning need to be reimagined in a world of increasing complexity, uncertainty, and precarity.

→ **Mobilizing** entrepreneurial talent for the post-covid-19 world through the Santander X Tomorrow Challenge.



“Networking is a vital component of job seeking, but it needs time to bear fruit. That’s why we must be clear on what it is and why it’s so important to career development”

Elizabeth Gillstrom, manager of testing and programmes, Santander Language Scholarships | English for Professional Development – University of Pennsylvania.

Santander X Tomorrow Challenge

In 2020, Banco Santander and Santander Universities launched the Santander X Tomorrow Challenge for entrepreneurs from 14 countries (Argentina, Brazil, Chile, Colombia, Germany, Mexico, Peru, Poland, Portugal, Puerto Rico, Spain, the UK, Uruguay and the US) to come up with innovative solutions to soften the pandemic's blow to society and the economy.

Across its four categories, the challenge received over 2,200 proposals to covid-19 issues.



"We can come out of this crisis stronger if we're able to innovate and come up with new ways of tackling problems. Being a responsible bank means creating opportunities for the next generation of entrepreneurs and businesspeople to help their ideas become a reality. That's why we've set this challenge, which highlights the commitment we've shown to education, employment and entrepreneurship over the past 20 years".

Ana Botín, executive chairman of Banco Santander.



Santander X Tomorrow Challenge Winning Projects

Challenge Winning Projects

RE-LAUNCH CATEGORY: Spotting new market opportunities

- **HumanITcare (Spain).**
Remote medicine platform for patients with chronic illnesses.
- **Lexgo (Chile).**
Automated legal advice.
- **VU Security (Spain).**
Prevention of fraud and identity theft.
- **Komodore (Spain).**
Enhanced check-in at tourist accommodation to save hosts' time.
- **Mater Dynamics (Portugal).**
Secure, isolated tracking for food transport.

RE-WORK CATEGORY: New business opportunities

- **Connecting Visions (Spain).**
Spotting talented people in the market post covid-19.
- **Service Club Delivery (Spain).**
An employee recruitment solution for the accommodation and food services industry, which has become a "key worker" service because of the pandemic.
- **Woke (Mexico).**
Services for sole traders, entrepreneurs and SMEs.
- **Sumá (Brazil).**
A platform for small-scale farmers struggling to access markets.
- **Taqe (Brazil).**
Recruitment software to help young people find jobs.

RE-INVENT CATEGORY: Adapting and re-opening businesses

- **Connect (Brazil).**
An engineering firm that created Simples Receita ("Simple Prescription"), a system to connect doctors, patients and pharmacies for online sales of prescription drugs.
- **Flicq (US).**
A real-time industrial equipment monitoring platform.
- **Bewica (UK).**
Cybersecurity tools and training for businesses.
- **Fofuuu (Brazil).**
A remote therapy monitoring tool for children with special needs.
- **Motion Miners (Germany).**
Automated analysis to prevent new infections using sensors and artificial intelligence.

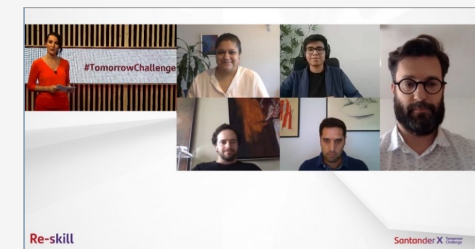


"We're confident Santander will also be a great ally in the post-launch phase".

Sascha Kaczmarek, co-founder and CCO of Motion Miners sensors and AI.

RE-SKILL CATEGORY: Developing new job skills

- **Ada ITW (Argentina).**
Soft skills to match women to job opportunities.
- **BEDU (Mexico).**
Teaching digital and tech skills to low-income workers.
- **Zapiens Technologies (Spain).**
Learning and immediate access to corporate knowledge.
- **Filmpedia (Spain).**
An audio-visual content library with teaching materials.
- **Arcux (Peru).**
Access to better online knowledge in architecture and construction.



"It helped us position ourselves in the industry and in the entire entrepreneurial ecosystem. We're confident this award will help us seize other growth opportunities".

Edward Espinoza, co-founder and CEO of Arcux. Architecture, design and construction e-learning platform.

Universia

Over the past 20 years, with the support of Banco Santander, Universia has become the largest network of Spanish- and Portuguese-speaking universities in the world, partnering 886 institutions in 21 countries.

Universia is an open, responsible non-financial services platform that guides people and businesses throughout higher education and life.

In 2020, Universia set out on one of our most ambitious endeavours: revamping the Universia portals visually and technologically.

Universia worked tirelessly with teams from all Santander countries, intent on making Universia a world leader in academic orientation and job preparation.

Since the launch of the single portal, Universia.net, its traffic has increased an average 20% each month, thanks to a new audio-visual strategy that heightens users' interest for more site visits and engagement.



Academic orientation

One of Universia's main strategic lines is **academic orientation**. It publishes educational content on the portals of each country in the network, providing information to anyone who needs to make a decision about education.

Universia users can access **specialist content on what and where to study and even career prospects in each area**. They can also find **scholarships, job postings and courses**, receiving **global support** at every stage and for all needs.

Plus, they can take part in special pre-university career orientation activities, such as: **Preparadão Brasil y Prepárate Chile**.

Preparadão Brasil

After breaking the Guinness World Record for the largest biology lesson in 2019, *Preparadão* was certain to make greater waves in 2020, when it **held two live festivals** (online and for free). They featured prominent professors, influencers and higher education institutes. Thanks to its nationwide coverage, each festival attracted an overwhelming following of **more than 800,000 viewers**.

The success of these events can also be measured by their **impact on social media**; in fact, the first *Preparadão Live* in April 2020 saw more than **27 million reactions**. In December, its version 2.0 did not disappoint, reaching up to **18 million people**.

Thanks to its nationwide coverage, each festival attracted an overwhelming following of more than 800,000 viewers



Preparadão Live 2.0

Universia



Prepárate Chile

Within Universia's pursuits is *Prepárate*, a digital space created by Universia Chile. It runs **academic and career orientation** at higher education institutes with **prospective students who are deciding what to study**.

To guide users, it posted informative articles, videos with recommendations and two online magazines about **career orientation**, **preparation for admissions testing** and **choosing what to study**.



Prepárate attracted 368,689 single users and over 2,500 visits to its online magazines and social media content

Career orientation: Universia Jobs

To provide full career guidance, Universia is investing more in career orientation and job opportunities for students. This strategy, which consists of several working lines, centres on Universia Jobs, a new jobs and internship platform designed to be an open, flexible and global ecosystem that connects job search services and helps users rise through the ranks.

New job seekers can find openings for employment or internships that match their profile on its portals. They can also resort to their universities, which include Universia Jobs among the tools available to students in their career services to help them find work opportunities.

This new tool, made from scratch by universities, candidates and businesses, is already operational in Argentina, Brazil, Colombia, Spain, Mexico, Peru and Portugal. In 2020, we made a considerable effort to migrate portals to the new platform. At the end of the year, we had 89 portals customized for universities, learning centres, companies and associations in the network.

We want to create a collaborative space where students, universities and companies can interact, bringing the job market to the classroom and expanding the array of opportunities that new professionals can take on.

In addition to Universia Jobs's launch, migration and expansion, two other employment initiatives came to be in 2020. Both respond to needs unearthed by the pandemic and, in view of their success, mark the beginning of new working lines this area is developing.



Visit Universia Jobs website

Jobs Together

Jobs Together is a (now virtual) meeting space created for and with universities. Its goals are to provide new points of view by sharing young people's career experiences, and to enhance relations between universities and companies to increase youth employment.

The first encounter in November consisted of two sessions. The first was about the digitalization of jobs and the response of universities and businesses to the need for new job training modules and digital skills as a result of the pandemic. The second session focused on university branding and how universities can better position their talented people for companies and how companies can also attract them. A core feature of both sessions was the direct experiences of the students who shared their points of view.

Jobs Together sessions:



Highlights

More than
350
signed up

Overall approval:
4.34 out of 5

Panellists from
12
higher-learning institutes,
international companies
and Generation Z students

155
attended the
first session

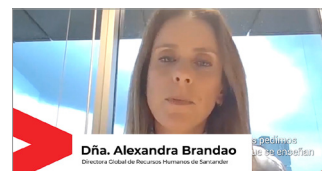
105
attended the
second session

96.2%
thought the event met
their expectations

Special statements

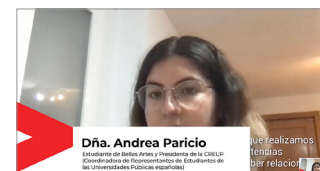
"Talented young people today have very clear expectations. If we want to attract them, we need to get close to them and understand them".

Alexandra Brandão, Global Head of HR at Banco Santander.



"Because of the pandemic, we have to be better prepared and master cross-cutting skills that are harder to get".

Andrea Paricio Henares, a fine arts student and president of CREUP (Spanish association of public university students).



"Talent Evolution" online employment workshops run by Universia España

Another prominent initiative for its quick adaptation to the pandemic environment was the online employment workshops. They shifted to a digital format via 'Lives' on Universia's Instagram account.

The programme consisted of nine workshops that addressed such topics as personal branding, what to expect in a hiring process, how to prepare for an interview (virtually) and effective networking tips.

Workshops took place in Spain, Portugal, Colombia and Argentina and were immensely popular. Based on its high approval (NPS score of 9 out of 10) and students' demand for more training, the initiative has been evolving into a new project, Universia Evolution (by Universia España, due to launch in May 2021).

Talleres
TALENT EVOLUTION

uni>ersia Santander SmartBank



Fundación Universia

Fundación Universia is a private, not-for-profit foundation run by Universia with support from Banco Santander. Its purpose is to help people with diverse backgrounds have equal employment opportunity and create collaborative digital and entrepreneurial ecosystems for university students.

It promotes activities for people with disabilities to gain more skills and independence. It provides experiences through scholarship, internship, employment and entrepreneurship programmes that help turn the bank into a model for inclusion inside and out and a beacon for the recruitment of talented people with disabilities.

Fundación Universia runs MetaRed, a collaborative initiative that brings together networks of information and communications technology (ICT) managers at higher education institutes to support progress and digital transformation at universities in Spain, Portugal and Latin America.

Employability

Diversity, inclusion and equal opportunity

Our motivation is a desire to drive employability with a focus on diversity, inclusion and equal opportunity in a society that celebrates its differences. Fundación Universia has a coherent strategy that follows a responsible, inclusive, holistic and effective model. Here are four figures that mark this journey:



More than **11** million euros invested in initiatives on access and accessibility, education and employment for people with disabilities between 2010 and 2020.



More than **3** million of this amount went towards university scholarships.



422 million of this amount w job applications processed for people with disabilities.



By the end of 2020, **1.9%** of Grupo Santander employees were people with disabilities.

LAB Employment for people with disabilities

Fundación Universia has a circular project that:

- 1) creates settings
- 2) drives education
- 3) keeps up with talent to improve employability

Settings

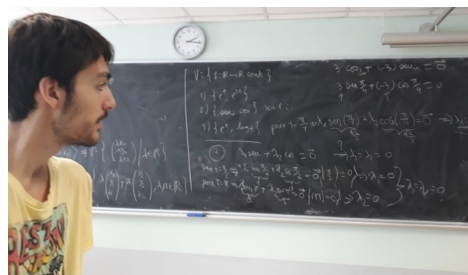
To promote a more active, inclusive society that respects diversity, we research, report on and spread awareness about accessibility and inclusion measures in educational and work settings. We also support the development of technological solutions that can truly improve the lives of people with disabilities.

To raise employees' awareness, Fundación Universia runs many online corporate volunteer programmes that aim to increase the employability of university students with disabilities. They are InMentoring, which helps students understand the world of work and enhance their skills; and Speaking without Frontiers, which aims to raise their level in foreign languages.



Néstor Blázquez

Néstor is studying a degree in Maths. He was one of 300 recipients of a Fundación Universia university scholarship for students with disabilities. At 18, he suffered a spinal cord infarction; but it didn't stop him pursuing his studies.



"I want to keep on studying and getting better. My academic and professional goal is to do a PhD and, if I can, stay at the university as a researcher or professor".

Education

Since 2007, we've been working to narrow the opportunity gap for students with disabilities and foster their academic success.

In 2020, 620 students with disabilities received a scholarship from Fundación Universia, with financial aid to continue their undergraduate, masters, doctoral, language, cultural and sport education.

Since we opened the scholarship programme, we've invested more than

3 million euros in

2,100 scholarships.

Employment and entrepreneurship

Fundación Universia is a leader in qualified employment and diverse talent development in companies that support inclusive, responsible and sustainable growth. As a placement agency, it gave guidance to 422 people with disabilities in 2020, 80 of whom it found a job for in companies.

We explored new **learning** models, such as the Bootcamp for All programme that helps people with disabilities with continued and experiential learning as well as technological and digital skills so they can grasp the opportunities that arise in the transition to a new job market.

The programme awarded 90 scholarships that covered the cost of the bootcamps.

Hablemos de futuro

En colaboración con Santander



María López Notario

When she was 14, an arthritis diagnosis changed María's life forever, leaving her 58% disabled. Instead of throwing in the towel, she chose to fight, get educated and study Industrial Electronic Engineering.

At university, she enrolled in Bootcamp for All. "Without this scholarship, I couldn't have taken the courses because each one cost around 6,000 euros." María hopes those courses open doors in the world of work; still, she admits she wouldn't mind "a do-over" since she wants to "continue to learn about artificial intelligence and machine learning".

Enterprises and entrepreneurs

Together with companies and entrepreneurs, we supported those hardest hit by the pandemic to help reactivate the economy. We ran the self-employed aid programme by and for people with disabilities, with support from Asociación de Trabajadores Autónomos (Association of Self-Employed Workers or ATA), Confederación Española de Jóvenes Empresarios (Spanish Young Entrepreneurs Confederation or CEAJE) and Unión de Profesionales y Trabajadores Autónomos (Self-Employed Professionals and Workers Union or UPTA).

82

self-employed workers benefited who suffered severe losses during covid-19' pandemic.



Diana de Arias

Diana de Arias is the founder CEO of Decedario and a beneficiary of the 2020 self-employed aid programme by and for people with disabilities. "Since 23 I've been struggling with the effects of an acquired brain injury. Since my recovery, my goal has been for Decedario to help improve the quality of life for many people". The programme helped her build up the digital area of her company. "We have readjusted and strengthened the digital area, thanks to Fundación Universia".

Her initiative also featured on Forbes' list of "Other 100 Greatest Fortunes in Spain" for improving the lives of others.



Hear her story

D&I - people with disabilities at Santander

Fundación Universia strives to fulfil Banco Santander's commitment to including and training talented people with disabilities. It aims to meet or exceed the legal quota of employees with disabilities by 2025. It also aspires to provide accessible, AA-grade digital products, websites and apps.

Through Santander Start's Incluye programme, it gives talented university students with disabilities the opportunity to intern at the Corporate Centre.

24

university students with disabilities interned at the Corporate Centre.

17

people with disabilities also hired.



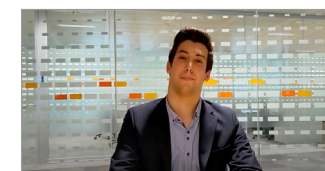
Aralar Pérez

Aralar Pérez is a university student with disabilities who is a wealth management intern in Private Banking at Banco Santander. He's a member of Spain's paralympic swim team and a pro athlete.

In 2020, Banco Santander was first named "The World's Best Bank for Diversity and Inclusion" by Euromoney. With support from Fundación Universia, it also joined the Valuable 500, an initiative that tables disability on the agenda of major companies' boards.

This year, in light of social distancing, the foundation organized its "Abre tus sentidos" (Open your senses) gatherings online to increase Banco Santander employees and interns' reflection and awareness about disability. It also reopened corporate volunteer programmes to improve the employability of university students with disabilities.

On 3 December, it celebrated the International Day of Persons with Disabilities. With the Santander Women's Network, Fundación Universia ran a session about global commitments, successful local initiatives and real stories of triumph that focused on more inclusive leadership at Banco Santander.



Inter-university collaborative ecosystems

MetaRed

As part of its partnerships to drive progress and digital transformation at universities in Spain, Portugal and Latin America, Fundación Universia runs MetaRed. It's a collaborative "network of networks" with information and

communications technology (ICT) managers at higher education institutes that shares best practices and stories of success and promotes collective technological development.

Response to covid-19

- Amid the coronavirus crisis, the foundation mobilized 1 million euros to aid the ecological and digital transition. It delivered 150 iPads to university students with disabilities so they could continue to learn remotely.
- It also worked with Spain's federation of cochlear implant associations (Federación de Asociaciones de Implantados Cocleares) to launch the "Universidad con Sentido" (University that Hears) campaign, which delivered 15,000 clear facemasks for students who are hard of hearing; their classmates and other university staff.



In 2020, the network had **901 universities from 24 countries and 8,307 technicians from higher-learning institutes in Spain, Portugal and Latin America**. It also organized 35 webinars on ITC trends for higher-learning institutes, 12 nationwide gatherings, 4 specialist training courses with 200 current students, and 4 completed studies (others in progress).

METARED

Highlights 2020



953
Universities

8.037
Participants



35
Webinar

16
National Meetings



4
Specialised courses

140
Students



Working Groups

4
Internationals

48
Nationals



4
Studies and reports

The covid-19 pandemic made cooperation more important than ever. We recognized the need to understand the digital skills of instructors in Spain, Portugal and Latin America to take action to enhance them. In 2020, with the European Commission's Joint Research Centre (JRC), we conducted over 12,500 self-assessments of instructors at 169 higher education institutes from the MetaRed network in Argentina, Brazil, Chile, Colombia and Portugal.

With the Ibero-American General Secretariat (SEGIB), we carried out a study of digital maturity in Ibero-American university systems (Estudio de la madurez digital en sistemas universitarios iberoamericanos) that involved MetaRed members in Argentina, Chile, Ecuador, Spain and Mexico. The report provides institute leaders with indicators they can use to align their digital transformation strategies with their universities' governance.

At the end of 2020, we held the third Presidents and Rectors Summit, which formulated international strategies for 2021.

To promote cooperation between higher-learning institutes worldwide, MetaRed's future objectives are to understand and enhance instructors' digital skills; promote and share measures and good practices;



spread awareness among teams; support cybersecurity; create standards; improve connectivity; help transform teaching models; and contribute to the SDGs.

Through MetaRed's strategy and initiatives, Fundación Universia and Santander Universities will continue to promote digital transformation in higher-learning institutes in Spain, Portugal and Latin America

