

UNIVERSITIES REPORT 2024





"In 2024, we supported more than 2 million people and businesses. We remain committed to contributing to progress where it is needed most"

More learning. More future. More opportunities.

At Santander, we believe that sustainable growth is only possible in well-educated, inclusive societies – and that this is a necessary condition for remaining competitive in today's environment. Investing in education, employability and entrepreneurship drives the development of both individuals and businesses, and is a key factor in achieving a more innovative economy – one capable of generating more and better-quality employment.

Since 1996, we have upheld a steadfast commitment to these goals. We do so in close partnership with universities, lectures, students, professionals, entrepreneurs and small businesses. Supporting their development means contributing to a more equitable and balanced model of growth, with genuine social impact – and it also generates positive returns for our shareholders.

At Banco Santander, we have developed a global proposition focused on three core pillars: education, employability and entrepreneurship.

In 2024 alone, **more than two million people accessed learning opportunities through Santander Open Academy. Over 50,000 entrepreneurs and SMEs engaged with Santander X**, strengthening their capacity to grow, innovate and create value within their communities.

We also support people with disabilities and those in vulnerable circumstances, helping to foster their inclusion and support their academic and professional development by facilitating access to new opportunities.

We walk this path alongside more than 1,100 universities and organisations with which we have collaboration agreements, supporting them in their transformation processes – particularly in digitalisation, through initiatives such as Campus Digital and MetaRed – and in strengthening the link between university talent and the business world, through Universia.

The outcomes presented in this report reflect the real impact of a long-term vision grounded in collaboration, commitment and trust in the potential of people and businesses. We believe that when well executed, this vision benefits everyone.

We will continue working to further improve, expand opportunities, advance knowledge and contribute to progress.

It starts here.

Ana Botín

Executive Chair Santander

UNIVERSITIES REPORT 2024



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Connecting talent, creating opportunities

We help society move towards a more inclusive future, with greater opportunities for education and access to quality employment, with better-prepared educational institutions and stronger, more competitive businesses.

At Santander, we work every day to **connect people, businesses, and universities, helping them to grow and thrive.**

We focus on **six key initiatives** to support our communities through education, employability, and entrepreneurship:



2024 highlights:

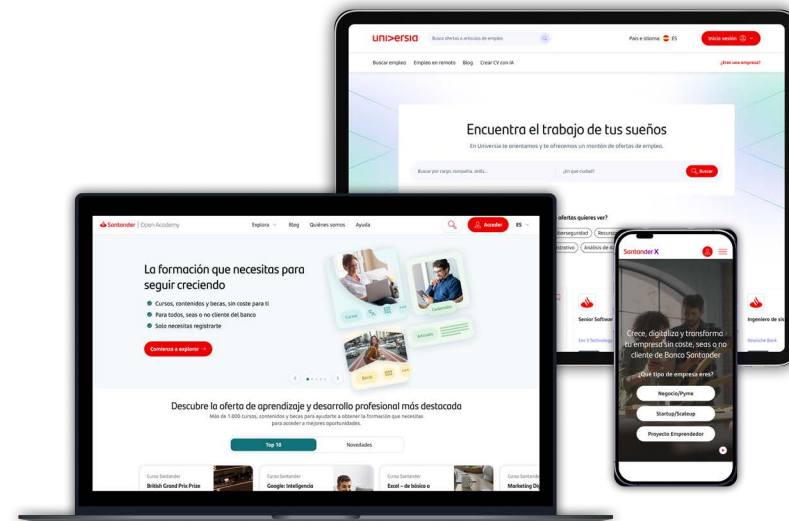
103.8
million euros invested

2.2
million people and
businesses helped

14
countries

1,181
universities and organisations
with partnership agreements

400
million euros committed between 2023
and 2026 to support our communities*



*Of the initial committed investment, we have already invested €208,9 million



EDUCATION

Promoting education and academic collaboration

Universities are vital drivers of societal progress. That's why we support them through initiatives that empower them to foster meaningful social impact, collaborate with peers, respond to evolving societal needs, and cultivate stronger, more connected academic communities.

We are the driving force behind a global network of universities. We work together to offer individuals worldwide access to the skills and learning opportunities needed for today's evolving world.

We work together to offer individuals worldwide access to the **skills and learning opportunities needed for today's evolving world**. At the same time, this network offers a unique space for collaboration, promoting shared learning through the exchange of knowledge and experiences.

1,181

universities and organisations
with partnership agreements

14

countries

Through a collaborative initiative such as **MetaRed**, a network of academic networks, we help institutions strengthen their capabilities and expand their opportunities.

We help institutions address key challenges in digital transformation, university entrepreneurship, and sustainability and social responsibility.

We also support people through a range of **financial scholarships, academic mobility and research programmes**, offered via Santander Open Academy.

Through **Universia**, one of the world's largest university networks, we encourage collaboration and shared reflection across the Ibero-American Higher Education Area. A global platform, Universia brings together over 500 universities across eight countries.



Xhevilta Rigani
Santander Scholars



"The **scholarship** has been key to my **education**. It allowed me to continue my studies without financial worries and avoid dropping out of university"



Jessica Graf
Santander Scholarships for Erasmus

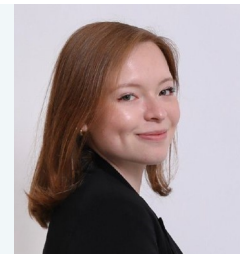


"Thanks to my scholarship, I was able to visit another country, meet new colleagues and explore new cultures. It **helped me overcome my barriers and broaden my horizons**"

Montse Chong
Santander Scholarships



"**This scholarship is a real gift for those of us who need it.** Being selected made me feel valued and got me genuinely motivated in my studies"



Clara Falcato
Santander Scholarships for Erasmus



"Thanks to my scholarship, I completed my stay in France, discovered a new culture, and connected with many people. An **unforgettable international experience.**"



MetaRed

At MetaRed we enable a **collaborative ecosystem through which Ibero-American universities** can work together to overcome the challenges they face.

It has become a broad international network of smaller networks, that enhances capabilities and expands the opportunities and horizons of universities.

The three main pillars of collaboration are **digital transformation** (MetaRed TIC), **university entrepreneurship** (MetaRed X) and **sustainability and social responsibility** (MetaRed ESG).

MetaRed is defined, managed, and led by the universities themselves. This unique network enables them to share experiences, learn from experts and address common challenges together. Through working groups, studies, forums, shared tools and resources, universities are become empowered to drive their own collective development, exchange best practices, and promote international mobility.




2024:

+10,000

participants from universities across 18 countries

During the year we staged the **International Meeting of MetaRed Presidents** at the Andean University of Cuzco (Peru), where delegates got together to define areas for improvement and strategic activities for 2025.

International Meeting of
MetaRed Presidents  [See video](#)

We also organised **national meetings**, which were held in each country and bring together experts from the different networks. We also stepped up our support for universities through collaborative working groups assigned to university-related projects.

We launched the study 'Women in ICT at HEI, to explore where women currently stand when it comes to ICT, and the 'Digital Maturity Index at Ibero-American HEI'.

 [See 'Women in ICTs at HEI'](#)

 [See 'Digital Maturity Index'](#)

Lúcia Teixeira

President of the University of Santa Cecilia and of MetaRed ICT Brazil



"MetaRed's outstanding efforts to promote inclusion have been key in ensuring that **digital transformation reaches all universities**. The upshot is more efficient, effective and inclusive education"



Julián Esteban Rodríguez

Rector of Austral University and President of MetaRed X Argentina



"The broad collaborative network of universities that MetaRed has set up is a **tremendous asset in helping us expand our activities** and fulfil our responsibility to society"

Rosa Devés

Rector of the University of Chile and President of MetaRed ESG Chile



"As universities, we must forge broad alliances. The progress achieved by MetaRed shows us that **working in a network helps us achieve our objectives** and strengthens our role as entities driving transformations"



Campus Digital

Through Campus Digital, we launched a **digital university ecosystem accessible via mobile app**.

This secure and user-friendly platform seamlessly connects academic communities - students, teachers, and universities, offering a range of tailored services designed to meet their everyday needs.

The app lets users manage their digital identity, pay enrolment fees, check their grades and timetables, apply for grants and scholarships, explore job opportunities and further learning options, while also providing access to platforms like Santander Open Academy and Universia.

It also offers innovative solutions for universities, such as news management and personalised communications.

We made various strategic improvements to the platform throughout the year. Advanced customisation lets us tailor digital services to the specific needs of each institution - delivering more efficient solutions that meet their needs.

2024:

6 countries (Argentina, Brazil, Chile, Mexico, Portugal, and Spain)

+250 universities and academic institutions

We **offer students access to further learning and employment opportunities**, plus exclusive offers and benefits.

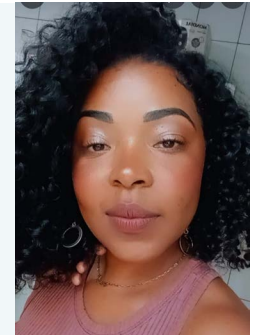
We also deepened our commitment to inclusion by implementing a range of accessibility standards to enable more students to use the platform without barriers.

We optimised the performance of the app, enabling universities to manage their academic processes in a streamlined and effective way.

Ana Bento Santos
Student at UNIFAAT



"Campus Digital has become an essential part of my day-to-day life. **Having everything in one app is super convenient.** Offers me information about my education, events I can attend and other openings and opportunities posted on the app"



Vayrhone Ackermann
Student at Valparaíso University



Everything is now in one place, giving me easy access to everything I need. The best thing about it is that it cuts through all the red tape, and **allows me to check my courses and log in to get things done**"



Patricia Guerra Bueno
Student at UNIFAAT



"The app has transformed my university experience. **Being able to check my grades and find information on my subjects makes a huge difference.** I can also sign up for free courses and have my university card in the palm of my hand"





EMPLOYABILITY

Santander Open Academy

Through **Santander Open Academy** we providing learning opportunities for all. We help people acquire skills to access better job opportunities. We give them the tools they need to find a new job, improve their current role, or change career.

We have broadened and enhanced our range of free courses (currently more than 1,000 to choose from).

We regularly update our learning resources to cover the skills most sought after in the jobs market. We offer programmes alongside leading institutions and companies.

Our **global learning platform is open to all, offering free access** to resources to hone the skills most in demand among companies.

We have **global learning programmes in place for 13 countries**, who also carry out local initiatives to cater to the needs of their own communities.

2024:

+ 2 million people helped

+ 1,000 global and local programmes

The courses we offer may have limited availability or be on-demand, in which case the learner can simply sign up on the platform.

Some of the most popular on-demand courses include Artificial Intelligence with Google, which helps learners harness the potential of AI; Digital Marketing with the University of Chicago; and the Excel course, from beginner to advanced level.

The quality of the learning material is outstanding and caters to the most sought after professional skills.



William Matsubara

Santander Course | MBA Essentials



"It has been a turning point in my career. It helped me **enhance and develop my leadership skills**, and learn new tools that enable me to make strategic decisions. Today, I feel more prepared to take on major challenges"

Belén Matto

Santander Course | USA Summer Experience - Penn



"The course has been an **excellent opportunity for my personal and professional development**. I've had the chance to meet people from other countries, with different realities and perspectives that enriched my creativity"



Featured global programmes

- **24,000 seats to learn English online** and improve your chances of landing a decent job. Organised jointly with the British Council.
- **5,000 seats for training in business fundamentals** and professional skills development, in collaboration with Harvard Business Publishing.
- **5,000 seats to learn about ChatGPT** and its full potential, plus another **5,000 to explore office automation tools**. Both courses were offered in partnership with Udemy, a leading digital learning platform.
- **1,000 seats to learn about the three pillars of management** (strategy, finance, and leadership), in collaboration with the London School of Economics and Political Science (LSE).
- **1,000 seats to learn Spanish**, from beginner to advanced level, in collaboration with Open Mundo.
- **1,000 seats to learn about sustainability and climate change**, in collaboration with Cambridge Judge Business School.
- **300 seats to boost innovation in teaching skills**, in collaboration with Harvard Business Publishing Education.
- **90 seats to study English** at the University of Pennsylvania in the USA.
- **50 seats for Santander W50 to promote female leadership**, organised in collaboration with LSE.



Vanina Murray

Santander W50 Leadership Programme - LSE



"I'm thrilled by the opportunity to better understand myself as a leader, with a 360-degree perspective that highlights both my strengths and areas for improvement"

Aroa Blázquez

Santander Course| English Online British Council



"Learning English has been key to my career. I've improved my vocabulary and my ability to express myself in business contexts, which has been extremely useful in my job"



Lilian Rayane

Santander Bootcamp



"The course set me on my career path. It gave me the push I needed to keep moving forward. I've learned how to face challenges and gained key tools for continued growth"

Featured programmes by country*

- **Argentina. Santander Study Scholarships - Undergraduate students.** More than 1,400 financial grants to support university studies and complete academic training. Aimed at students with a strong academic record.
- **Brazil. 75,000 seats for the Santander Bootcamp** programme, offering training in software development, and **Santander Top Spain**, an exchange programme to enhance language and cultural knowledge.
- **Chile. Santander International Mobility Scholarships**, with over 340 grants for students to spend a full semester at an academic institution abroad.
- **Germany. Santander Erasmus Scholarships**, with over 700 grants to supplement the amount received under the Erasmus+ programme.
- **Mexico. Santander Living Expenses Grants**, providing financial support to help university students continue their studies, along with a new edition of the Academic Excellence Scholarships.
- **Poland. Language training programme** with eTutor to learn five languages, and 1,000 seats for a course in investment and capital markets, among others.
- **Portugal. Santander Scholarships for financial support**, offering 1,700 grants to help students begin or complete their studies, plus 5,000 additional seats to train in sustainable finance.
- **Spain. Santander Financial Support Scholarships** offering €1,000 for study expenses, and **Santander Erasmus Scholarships** providing extra funding to complement the Erasmus grant.
- **United Kingdom. Santander Scholars** supports 100 undergraduates with £10,000 per year, plus training and mentoring over three academic years.
- **Uruguay. Santander International Experience Scholarships** with Udelar, enabling outstanding academic talent to study in Spain.

Universia

Universia is a free and open platform that enables **university students and recent graduates**, with up to two years experience, **to boost their careers** by accessing job opportunities and internships across Ibero-America. It also **helps higher education institutions connect talent with businesses**.

By implementing new technologies, **we deliver a highly personalised user experience**, with opportunities tailored to their profiles. We help students create strong CVs to enhance their success in selection processes. At the same time, we support universities, through their career services, to boost the employability of their students and graduates. We also make it easier for companies to post vacancies and attract top talent.

We organise virtual fairs and employability events, talent competitions, and networking sessions, with the aim of creating spaces for communication between companies, institutions, and candidates.

In 2024, we organised the global edition of **Jobs Together**, where companies and institutions from seven countries came together to discuss how to shape employability programmes with a strong focus on diversity and inclusion.



2024:

+ 500

partner universities from 8 countries

131

job portals at universities

+ 100,800 Job vacancies managed from over 3,800 companies

In **Brazil**, the *Santander Universitário - Empresa Programme* was launched in collaboration with Avançar. Through this initiative, the bank covered half the cost of the financial support provided by companies to interns selected for the programme.

In **Spain**, we hosted *Top Talent* and *Talent Race*, two networking events where students explored the value propositions of participating companies and had the opportunity to join their recruitment processes. We also organised a two day *Virtual Job Fair*, during which more than 11,000 young people from across Ibero-America registered for hundreds of job vacancies.

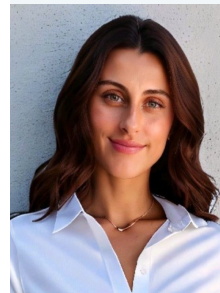
In **Mexico**, the *PRO Cybers Challenge* offered exclusive cybersecurity training to the most outstanding participants.

Francisco Zepeda Mondragón

Secretary for Outreach and Engagement - UAEMex



"Universia is an **invaluable platform for strengthening ties** between society and our university community. It offers numerous opportunities not only for employment, but also for those looking to apply the knowledge gained in the classroom"



Beatriz Alcalá

University student of UPM



"**Taking part in the Talent Race has been a transformative experience.** It offers great opportunities for networking and growth, with each challenge bringing a fresh perspective"

Carlos Eduardo Santos

Talent Acquisition Manager at TechnipFMC



"Collaborating with Universia is **essential to ensuring quality and excellence** in meeting the internal needs of our talent acquisition programmes"



Fundación Universia

We are committed to enhancing **the quality of life for people with disabilities** and other vulnerable groups by encouraging autonomy, economic well-being, and strengthening social inclusion -both in education and the workplace.

Recognised strengthening social inclusion - both in education and the workplace, we actively participate in forums led by the United Nations and the International Labour Organization.

To support lifelong, digital, and global learning, we provide a range of opportunities - including training programmes, scholarships, internships, employment opportunities, and mentoring - aligned with labour market needs for people with disabilities and those at risk of vulnerability.

Access to high-employability training in technological and digital skills is also extended to STEM talent with disabilities and other vulnerable communities. Supported by public and private funding, these initiatives promote better opportunities while boosting business competitiveness.

2024:

+ 650

people to have benefited from scholarships and courses

+ 1,100

people supported through employability programmes

In 2024, we continued with the **Cyberskills training programmes**, launched in partnership with INCIBE, offering cybersecurity training for people who are unemployed, along with scholarships for university students with disabilities.

The first **Virtual Job Fair for Talent with Disabilities** was held as a meeting point for companies, experts, and jobseekers with disabilities.

We also joined the 'Campus Salud y Bienestar' initiative to support the mental health of the university community and help prevent academic failure.



Marimar Delgado

High-employability training

"I had the opportunity to undertake high-quality training through a Data Science bootcamp, which **opened doors for me in the tech sector** and led to a job at Openbank"



Elías Ruíz

Fundación Universia Scholarship

"The scholarship provided vital support covering the costs of my studies and those linked to my illness. It encouraged me to continue my education and pursue postgraduate studies abroad"



Marina Abos

Fundación Universia Scholarship

"The scholarship helped me fund my studies in Social Integration. It opened up new training opportunities and allowed me to share experiences with others with disabilities"





ENTREPRENEURSHIP

Santander X

At Santander X, we support entrepreneurial talent through a **comprehensive value proposition** that includes training programmes, online courses, exclusive benefits and discounts, events, challenges and prizes. Entrepreneurs also gain access to a vibrant expert community, and a wide-range of financial solutions.

Our mission is to support businesses and entrepreneurs at every stage of their journey - from launching a new idea to scaling or expanding their business.

We've launched **new editions of our entrepreneurship awards across eight countries** to recognise the best entrepreneurial projects, startups, scaleups, and companies. The awards highlight innovative solutions across diverse sectors and recognise the positive impact the ventures make.

2024:

11

countries

+ 52,000

companies and entrepreneurial projects supported

The **best businesses compete for the Santander X Global Award**, which awards €60,000 to the winners as well as access to Santander X 100, an international community offering networking opportunities and resources needed for growth.



Winners of the Santander X Global Award 2024, at 4YFN (Spain)

Santander X's value proposition for businesses and entrepreneurs

Online courses

Benefits and discounts

Training programmes

Businesses

Challenges and awards

Events

Financial offering



Giselle Gonzales
CEO EqualReach



SXGC | Education, Employability, and Entrepreneurship

"Winning the challenge has been an incredible experience. Gaining access to the community and refining how to bring your idea to market **are opportunities that are hard to come by**"



Piotr Kruszyuski
CEO & Founder Feyenally



SXGC | Innovation in Healthcare

"Receiving this award and joining the Santander X community means **access to a network of entrepreneurs from many countries**, along with support to expand into new markets"



Ana Teresa Maia
CEO & Co-Founder ExpressTec



Santander X Global Award 2024

"Being one of the winning companies in this competition -with the prize money, **international visibility, contacts and networking**- has been crucial to us achieving success"

Throughout the year, we launched **three global challenges** across 11 countries to identify the most innovative solutions to some of today's most pressing social issues.

More than 2,500 companies participated. Each winning business received €120,000 in prize money and access to Santander X 100, among other benefits.

Santander X Global Challenge | Education, Employability, and Entrepreneurship. Solutions that promote lifelong learning, enhance employability, and strengthen entrepreneurship through innovative business creation and access to essential resources


[See video](#)

[More details](#)

Santander X Global Challenge | Innovation in Healthcare. Innovative solutions in healthcare services, focusing on patient care, cost reduction, and greater efficiency in healthcare systems


[See video](#)

[More details](#)

Santander X Global Challenge | Transforming the Digital Economy. Innovative solutions that support economic transformation through IoT and SMART technologies


[See video](#)

[More details](#)

Karla Galvão
CMO Key2enable



SXGC | Education, Employability, and Entrepreneurship

"An exceptional experience. We had access to mentoring, networking, and **gained credibility with potential future investors**"



Peter Fish
CEO Mendelian



SXGC | Innovation in Healthcare

"Winning this award is something special. I **wasn't aware of the level of support we could receive** to enter new markets"

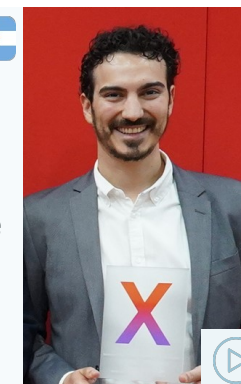


Sebastián Cerone
CEO & Co-Founder Sentrise



SXGC | Transforming the Digital Economy

"Being able to connect with potential investors is a unique opportunity, as is learning how other **entrepreneurs have solved the same challenges you're facing**"





"The progress of our communities relies on people, businesses, and institutions equipped to meet the challenges of our time. We provide support to drive education, employability, and entrepreneurship as key engines of progress, innovation, and growth"

Javier Roglá

Global Chief People & Culture Officer of Banco Santander
Global head of Santander Universities & CEO of Universia

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Sustainability information

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Please note that such sustainability information has not been audited or reviewed by external auditors. Sustainability information is prepared in accordance with various external and internal reporting frameworks and guidelines, along with data collection, measurement, and screening practices, which may differ significantly from those used for financial reporting purposes and, in many cases, are still emerging or developing.

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