

## Fortune acknowledges Banco Santander as the bank that is most changing the world

Fortune magazine has included Santander Brazil in its 2019 list of companies that are changing the world (2019 Change the World ranking), which involves 52 companies in 18 countries. These companies have had a positive impact on the community with initiatives that form part of its strategic basis.

Madrid, 21 August 2019 – Santander News

The Fortune 2019 list was selected in collaboration with Shared Value Initiative and assesses and classifies companies taking these four metrics into account:

- Measurable social impact: scope, nature and durability of the company's impact.
- Business results: the result of the work that makes an impact on the community as regards the company.
- Innovation: how innovative the company's work is in relation to competitors in the sector.
- Corporate integration: how the initiative is integrated into business strategy and how it is communicated.

Santander Brazil is top of the ranking for retail and commercial banks and in sixth place among all the companies chosen for the 2019 list.

Santander has been running its Prospera microcredit programme in Brazil since 2002. Last year, it used digital technology to drastically accelerate the approvals process, reducing it from 10 days to 10 seconds. This allowed Prospera, which provides small low-interest loans to businesspeople (a quarter of whom live below the poverty threshold), to increase the number of business owners it supports by more than 50% in 2018 and to be on the right track to increasing it another 90% this year.

Prospera has provided loans amounting to almost USD 2,000 million to a total of more than 700,000 businesspeople. There is evidence that Prospera is particularly making a difference in the areas most affected by poverty: a Rever Consulting study concluded that every Brazilian real lent by Prospera generates 4.5 times that amount in economic value.

Banco Santander has multiple financial inclusion initiatives in place globally, such as Tuiio, launched in Mexico in 2017 to help entrepreneurs with productive microcredits and financial education courses, and Microcredits, which has been run by Santander Argentina since 2015.



Last year, Fortune magazine also included Santander on its list of companies that are changing the world (2018 Change the World ranking) for its contribution to education.

Banco Santander acknowledges the key role of banks in supporting inclusive growth as a way to generate sustainable growth. The Bank would like to help its 142 million customers to succeed, changing their lives and improving their environment in a responsible manner..

#### Comunicación Externa

Ciudad Grupo Santander, edificio Arrecife, pl. 2  
28660 Boadilla del Monte (Madrid) Tel.: +34 91 2895211  
comunicacion@gruposantander.com  
[www.santander.com](http://www.santander.com) - Twitter: @bancosantander

MEMBER OF  
**Dow Jones  
Sustainability Indices**  
In Collaboration with RobecoSAM

