

Further embedding ESG to build a more responsible bank



Environmental: supporting the green transition

Eco Cards

recycling at ATMs and conversion into street furniture

+90%

new green mortgages YoY

Homes retrofitting

Energy efficiency simulator
3rd party agreements

Carbon Footprint

new tool for customers c.200k visits, >24tCO₂ compensated



Social: building a more inclusive society

Top employer

2022 Award

30%

women in senior positions

Digital Gap

FinanzasXMortales Senior Edition >100 sessions in rural areas in H1'22

>560k

financially empowered people 2019-H1'22

Ukraine >€14.2mn

donations from Santander, customers and employees

Santander Natura

relaunch of activities after pandemic restrictions



Governance: doing business the right way

ESG training

for all employees, including 3 levels of certification

Senior Customers

Reinforcing our service: teller counter (from 9 am to 2 pm), senior ambassador, strengthened protocols, training and communications

Responsible Procurement

ESG topics analysed in suppliers onboarding

ESG

embedded in remuneration