



Our approach to responsible banking

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



I'm loyal to Santander because...

... Santander treats <u>me</u> 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.

... 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.

Progress in 2019 in our higher education commitment

We believe that **education is the bedrock of a fair society and strong economy.** So through Santander Universities, we aim to fund **200,000 scholarships, internships and entrepreneurs programmes between 2019 and 2021.**

Santander's main initiatives in higher education investment



EUR 119 million

in 2019 and since 2002 over EUR 1.8 billion. **EDUCATION:** Santander's scholarship programme is one of the largest university scholarship and aid programmes worldwide (academic studies, internships, entrepreneurship, etc.).

68.671

Santander scholarships



www.becas-santander.com

ENTREPRENEURSHIP: We are committed with high-impact university entrepreneurship, both locally and globally. Santander X brings together a series of tools and programmes whose main objective is to support the entrepreneur in each of the stages of his journey with a specific offer.

18,000 university entrepreneurs supported



www.santanderx.com

EMPLOYABILITY: Santander
Universities promotes the
employability 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.

19,247 company internship grants were awarded

uni>ersia

EMPLOYMENT: The goal is to create the largest community of guidance, internships and employment services for young people in Latin America. In November 2019 we launched a new employment platform that takes us closer to fulfilling our aim, strengthening Universia's role as integrating agent that connects universities, companies and candidates.

+150,000 professional job offers and internships published

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. And Scholarship Aggregation provides students information about scholarships that can offer students an opportunity for growth.

More than 2,500 new pieces of contents

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 lbero-American universities.

MetaRed

9countries 645 universities

FUNDACIÓN UNI>ersia

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. 73.671 people reached through different programmes, directly and indirectly.

73.671 people were benefited

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.

436 scholarships

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.

166 people with disabilities



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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. II

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 2019" 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 39% of adults age 25-64 are tertiaryeducated. 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, 2019). 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, 5% 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 2019 was 3.9 per cent. The unemployment rate for adults with a level lower than upper secondary education is 14%, compared with a rate of 6% 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

1.1 - Higher education contribution to SDGs

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)

Main SDGs on which higher education has an impact



Promotes opportunities for young people to be trained and end situations of vulnerability.



Promotes university education to help the communities in which it is present to prosper.



Has an open attitude towards diversity as a way of increasing its human capital.



Endeavours to attract and retain the best talent, and wants its professionals to be motivated, committed and fairly paid.



Products and services for the most vulnerable in society, giving them access to financial services and teaching them how to use them.



We collaborate with universities and other centers to provide quality higher education.

Source: CGAP and UNGSA (2016)

1. 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 as a guide towards an innovative and competitive society and constituting 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.

Our firm commitment to higher education also distinguished us as the company that invested most in Education in the world (Varkey Report-UNESCO), and we do this through Santander Universities, one of our hallmarks.

For 23 years, the bank has been collaborating with universities around the world in a unique initiative that sets it apart from other financial institutions: Santander Universities.

Since 2002, the bank has invested more than EUR 1.8 billion in support for higher education to date, a total of EUR 119 million in 2019.

The bank maintained in 2019 agreements with more than 1,300 universities in 33 countries, with whom it worked closely via Santander Universities and Universia.

Santander Universities has three strategic areas of action for the coming years: Education, Entrepreneurship and Employment. And contributes with 81% of its patronage to the Responsible Banking strategy. The bank has also been developing the concept of diversity, to account and give more importance to programmes that have a special focus on minorities and vulnerable people.

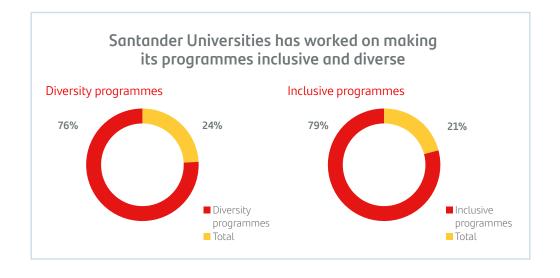
Santander Universities has worked on making its programmes inclusive and diverse:

- → Inclusive: Programmes with a social impact, access to education, improve of employability, promotion of employment, promotion of entrepreneurship and financial inclusion.
- → Diversity: Programmes that are explicitly dedicated to vulnerable beneficiaries or minorities, including criteria like family income level, unemployed, women, special needs, disabilities...

Universia is the world's largest university cooperation network founded in 2002 and **Fundación Universia** works to promote social inclusion and professional development of people with disabilities in society.



More information about our commiment to higher education



2. Santander Universities

Since 2002, Banco Santander has invested over EUR 1.8 billion into higher education.



2019 metrics:

€119

million to universities

33 countries*

1,333

universities and institutions with agreements*

68,671Santander scholarships

and grants

Europe

303 universities and academic institutions with agreements

Germany

26 universities

Spain

78 universities

Poland

59 universities

Portugal

50 universities

United Kingdom

87 universities

Others

3 universities

America

667 universities and academic institutions with agreements

Peru

23 universities

17 universities

11 universities

33 universities

Puerto Rico

Uruguay

USA

Argentina

88 universities

Brazil

282 universities

Chile

49 universities

Colombia

29 universities

Mexico

134 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 2019 Responsible Banking Report correspond to agreements with institutions that are maintained through Universia.

2.1 Education and Employment

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, which are included 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, awarding nearly 69,000 Santander scholarships and grants in 2019 alone.





Santander Universities Social Network













To award 200,000 scholarships or grants to students and university staff in the period 2019-2021

We have the opportunity to increase the bank's impact on society and to help people and businesses prosper. To achieve this, our commitment to higher education is really key. We want to build a better, more inclusive and more sustainable future for all. II

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

2.1.1 Employment

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.

In 2019, 19,247 company internship grants were awarded in 2019.

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

2.1 Education and Employement

2.1.2 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.

Concious of this, Banco Santander has been developing its scholarship programme since 1996.

Most countries have a balanced or higher number of high impact beneficiaries (participate in programmes that meet at least two of the following criteria: meets basic needs, perceived benefit superior to one quarter, contribution per beneficiary is higher than the inter professional salary of the country or the programme benefits 1,000 or more people).

More than just increasing the number of beneficiaries we are focusing our strategy in increasing the quality of our programmes and scholarships.

Santander Scholarship website

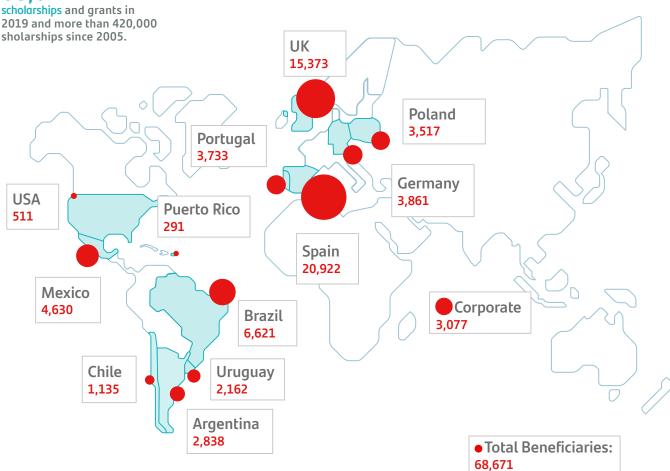
Santander Scholarship website where the university community can find scholarships for studies, mobility and research that will help them in their academic and professional development.

Since its launch, we have received **more than**11 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.



Santander Scholarships website





Highlighted programs by country

United States of America

- → Mobility Grants (Providence College): Diversity scholarship grants for study abroad 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.
- → Bridge Scholars (Bridgewater State University):
 College Preparation Program for Disadvantaged
 Middle School Students aka "The Bridge Partnership
 Program" (BPP), Santander supports the BPP
 educational outreach services in specific "Gateway
 Cities" public school systems.
- → Mobility Grants (Partners of the Americas): Study abroad grants connecting school programs.
- → Scholars & Mobility Grants (Medgar Evers College): General studies retention scholarships.



Latam



- → Future Professionals Scholarships: Work placement scholarships for final-year students.
- → Santander Study Scholarships: Scholarship programme promoted by Santander Argentina offering students with socio-economic needs and high academic records the chance to continue their studies.
- → Academic Merit Award: National programme that rewards university students with the best averages in Argentina. Some 600 scholarships are awarded annually.



- ⇒ Santander Coders by Digital House: An initiative that seeks to support people to become programmers from the very beginning, leading to careers in the future.
- → Santander Universitário-Empresas: Encouraging undergraduate students from Brazilian universities to begin their professional career with a valuable job experience in Santander's client companies.
- ⇒ Santander Graduação: This scholarship is aimed at high-performing students from underprivileged backgrounds and helps them pay tuition and related costs.
- → Santander Ibero-Americanas: The scholarship supports the academic exchange of undergraduate and post-graduate students between universities in 9 countries of the Ibero-American region: Peru, Argentina, Spain, Chile, Colombia, Mexico, Portugal, Puerto Rico and Uruguay. Also, it can be used as credit for studies to the college.



- → Santander Mobility Grants: These offer applicants the possibility to travel abroad to broaden their academic and professional training.
- → IdeasX: Entrepreneurship awards for undergraduate students which, in addition to providing economic resources, provide training for potential entrepreneurs who have an idea and who show the potential to implement it.
- → Entrepreneurship Awards (Concepción University): Support for business initiatives in the commercialisation, acceleration and internationalisation stage. It is aimed at university researchers, undergraduate and graduate students.



- → MOOC 'De la Idea a la Empresa': Online course with the UNAM. Registration is free for participants of the Santander Award for Business Innovation.
- → Santander FUNED: Support program for outstanding students to help them get in an MBA at one of the world's top universities.
- → Santander Scholarships Profesional English: This program is aimed at young people with a software license in order to help them to study a business English course depending on their professional profile.
- → Santander Scholarships of mobility National Six-month exchange program in collaboration to public and private universities.



Top Spain Santander Scholarships



Santander Scholarships Awards in Chile

PUERTO RICO

→ Scholarship Fund (Puerto Rico University): The bank's contribution to the university's fund to promote academic development among undergraduates with economic needs.

- → Santander Impulso Scholarships: financial support for low-income students so that they can continue with their studies by paying for books, materials, transportation, food.
- SURUGUAY
- → "Connect with your entrepreneurial drive" (UdelaR - Faculty of Economics): generation of innovative and creative spaces and meeting points necessary for the exchange between the entrepreneurial sphere and self-knowledge.
- → Prodem (ORT University): programme aimed at research, dissemination, transfer and application of knowledge on entrepreneurial development and innovation in Latin America. The objective is to strengthen the strategic and management capacities of the entrepreneurial ecosystem, promoting learning and integration.
- → Workshop 'Business Ideas' (UdelaR Faculty of Economics): Aimed at people with a business idea and who are thinking of starting up, and for entrepreneurs with a company in operation who want to improve their value proposal.

Europe

GERMANY

- → Cologne Summer Schools (CSS University Cologne): As an official service center for the whole University the CSS are a unique model for international students from all countries, as well as to send Cologne students abroad.
- → **Deutschlandstipendium:** A scholarship modelled on the public-private partnership principle. Students receive a total financial endowment of EUR 300 per month for one year. Santander is Germany's largest contributor to the Deutschlandstipendium ahead of other sponsors.
- → Santander TOP talent programme: Offers a six-month work experience for high-potential IT graduates at Santander Germany. They will participate in a structured development programme and quickly develop their career by tackling various challenges. At the end, five out of 10 students are offered a permanent job at Santander Germany.

SPAIN

→ Santander Progress Scholarships: 1,000 scholarships of EUR 1,000 to the

best 1,000 students who are studying a degree or postgraduate course at a Spanish university.

→ Santander Erasmus Scholarships: more than 5,000 students who want to study in the EU and do international work experience. The aim is to promote equal opportunities, inclusion and recognize academic excellence of students.

PORTUGAL

→ Santander Future Scholarships: Scholarships worth EUR 500 and EUR 1,000 for merit students in Portugal with financial difficulties.

→ Santander Internships in SMEs: Scholarships worth EUR 1,650 awarded to university students on three-month internships at SMEs.

ΡΟΙ ΔΝΟ

→ Internships at Santander Bank Polska. Five hundred paid internships in areas related to the skills of the future - Big Data, Cybersecurity, Software Engineering, User Experience and Robotics.

UNITED KINGDOM

- → SME Internship Scheme: Provides funding to support students and graduates from our partner universities and helps them gain valuable work experience in small and medium sized businesses. In 2019 students completed 1,861 internships with local SMEs.
- → Impact Awards: The objective is to reward and celebrate students who have made a positive impact during a project or internship, through maximising their funding and the opportunities made available to them through the experience.
- → Female into STEM: Two-year programme of dedicated support for women engineers, and our objective is to provide the students with the skills, resources and networks that they will need to succeed after university.

2.1 Education and Employement

The following Santander Scholarship programmes are worthy noting:

Ibero-American Santander Scholarships

They promote the internationalisation of university students, professors and 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.



See vide

Santander W50

The programme was launched in 2011 and since then almost 700 women from 33 countries have participated in Santander W50, a high-impact training programme for professionals with leadership skills and the potential to hold senior management positions and sit on boards of directors.

Preparatory online sessions and face-to-face training are offered over the course of a week. Participants gain valuable knowledge on key corporate governance issues, are able to network with future leaders in their sectors and are encouraged to engage in continued dialogue.



For more information



See video

Santander Scholarship and Grant Testimonials

Majed Andiwi, Syria

Integra Santander Scholarship.

"Getting this scholarship was a dream. I have been able to study what I am passionate about and it has accompanied me throughout my career. It has also covered my food and lodging. I can't be more grateful".



See video

Charles Fotso, Nigeria

Santander Summer Experience

"I was able to leave my country, I learned a new language, passed the university entrance exam and studied a degree. With the help of the scholarship I was able to do an internship that was a tremendous qualitative leap in my spirit of continuous improvement".



See video

Almudena Álvarez, Spain

Santander Erasmus Programme

"Receiving this help gives you peace of mind that if something happens to you have this support. It also makes you feel good, because if you have received it, it is because you deserve it for having done things well".



ee video

Brenda Juárez, Mexico

Young Iberoamerican Leaders

"With this scholarship I have met people from all over Ibero-America, colleagues who tell you about new programmes and initiatives that can be applied for in their countries. We've built up an incredible cooperation network ".



See video

2.2 Entrepreneurship

At Santander Universities we are committed with high-impact university entrepreneurship, both locally and globally. Santander X brings together a series of tools and programmes whose main objective is to support the entrepreneur in each of the stages of their journey with a specific offer.

This is how Santanderx.com becomes the global Santanderx.com is a global platform aimed at entities and potential entrepreneurs; Santander X Global Award, the global award for the best university entrepreneurs; Explorer, the programme for pre-incubation and training of young entrepreneurs; Global Ecosystem Dynamics Initiative & MIT D-Lab for Santander Universities; and RedEmprendia, the partnership promoting the innovation and entrepreneurship initiatives of universities in Latin America.

The awards for entrepreneurship and innovation in different countries like Brazil, Argentina, Chile, Mexico, Portugal, Spain and the United Kingdom, plus Santander X Global Award itself 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.

2019 Highlights

+ EUR 17M **Invested** in university entrepreneurship

+140 Programmes and initiatives to support entrepreneurship

+8 awards supporting the entrepreneur spirit

+18,000 university entrepreneurs supported

30,000 candidates presented at the Santander Awards



Our aim

The main goal is for Santander X to become the largest university entrepreneurship community in the world, connecting entrepreneurs with the three most valuable resources for them: talent, clients and funds.

2.2.1 Santander X

Santander X helps institutions become more efficient through a platform that allows them to publish, give visibility and manage university entrepreneurship initiatives on a global scale in one place. This is how in 2019 it reached more than 43,000 university entrepreneurs from 10 countries who benefit from being able to find ad-hoc initiatives, make their ideas and projects visible and add human capital and allies to their ventures locally or globally.

In addition, to continue supporting university entrepreneurs on an international level on their road to success, during 2019 Santander Universities launched Santander X Global Award.

SANTANDER X Social networks









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.



Santander X website

2019 Highlights

+43.000

registered users

+16.000

candidates registered in calls

194 published calls

128 institutions attached to the platform

2.2.2 Outstanding 2019 programmes

Santander X Global Award

At Santander Universities we have worked on the conceptualization of the Santander X Global Award for university entrepreneurs from all over the world and that in this first edition focuses on projects from Spain, Argentina, Mexico, Brazil and Chile.

The call, launched through Santanderx.com, had an advisory council by country and has gathered more than 200 allies, among universities, mentors, accelerators, incubators, investment funds, among others, for its development.

The top eleven be able to access resources directly such as Media visibility (Get global visibility), Potential customers, Mentoring with the best prepared professionals in each discipline (Be mentored by professionals), Contact with the

world's largest entrepreneurship ecosystem (Get surrounded by the top organizations of the entrepreneurship & innovation ecosystem).

They will also be part of the Concierge Santander service, through which teams of university entrepreneurs will have access to the managers and areas that can provide them with greater value within Banco Santander.

In addition, there are prizes worth \$200,000 for a project in each category (startups and scaleups).

Santander Explorer

A commitment to innovation and young talent. Explorer is a free business support programme that provides the necessary boost to develop a project and launch it to the market. For five months people can attend their Explorer Space, a co-working space where they connect with other entrepreneurs with the same concerns and where they receive personalised advice and training from a network of more than 200 experts. In addition to the support and training sessions, there are prizes to accelerate the initiatives with the greatest potential, trips to Silicon Valley and more than EUR 80,000 in funding.

In addition, one of the main objectives of the future Explorer programme is to achieve an international scale. Since October 2019, progress has been made in this line of work to evolve the Explorer program both in its international expansion and in updating its contents.

Edition 2019 in Santander X:

3,337

1,812

candidates

participants



Winners of Santander Explorer

2. 2 Entrepreneurship





See video

Winners of Emprendedor X

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 400,000, 2nd Prize: ARS 200,000 and 3rd Prize: ARS 100,000

Edition 2019 in Santander X:

400

180

candidates participants





See video

Winners of Empreenda Awards

Brazil Award Empreenda

Empreenda Santander is a complete entrepreneur development program designed by Santander Universities Brazil to help students, startups and microentrepreneurs succeed in their business through mentoring, financial support and scholarships.

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

Edition 2019 in Santander X:

+4,700 candidates

2. 2 Entrepreneurship



Winners of Santander Universities Entrepreneurship Award

Santander Universities Entrepreneurship Awards UK

Santander Universities Entrepreneurship Awards UK has become one of the UK's largest student and graduate pitching competitions. 2019 was our 9th instalment in which start-ups were selected by partner universities to take part in the chance of winning a share of £90,000 of equity-free seed funding.

In addition to this, both winners and runners up also received mentoring from business experts to support them in the development of their businesses. The competition therefore presented itself as an exciting opportunity for the businesses to expand their networks while at the same time learn new skills along the way.

Edition 2019 in Santander X:

151 participants



Winners of Santander Award for Business Innovation

México Award "Santander Award for Business Innovation"

In a bid to 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.

Five teams of university students were the winners of the Santander Award for Business Innovation 2019 in their different categories.

Edition 2019 in Santander X:

2,643 candidates

2 2 Entrepreneurship

Chile Award "Ideas X"

This award recognises innovative ideas and is aimed at undergraduate students who want to turn an idea into a project that helps solve problems in industry and society.

We provide 60 projects with training, connecting them to the entrepreneurship ecosystem and provide the initial capital to make them happen. The top 20 projects receive 1 million pesos in funding to develop the projects and, for the first time, in the 2019 edition the top 10 projects were awarded 5 million pesos.

Edition 2019 in Santander X:

+220 candidates

60 participants



Winners of Ideas X



Winners of Brain Chile

Chile Award "Brain Chile"

Brain Chile (Business, Research, Acceleration and Innovation) is the acceleration programme of scientific and technological startups, 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.

Edition 2019 in Santander X:

187

participants

Elevator Day Uruguay

Elevator Day is an event organised by Santander Universities Uruguay to discover the best projects from the entrepreneurship centres at highereducation institutions, and promoting networking and the exchange of good practices among participants.

Six teams from the universities of La República (Udelar), Tecnológico (UTEC), Montevideo (UM), ORT and Católica (UCU) presented their projects to a team of bank executives.

Global Ecosystem Dynamics Initiative & MIT D-Lab

The research and mapping of entrepreneurship ecosystems carried out by the Global Ecosystem Dynamics Initative (GED) is an effort to understand the effects that social collaborative dynamics have on economic ecosystems to support the growth drive of emerging and developing countries.

The study analyzes the positioning and influence of Santander Universities in the innovation-based entrepreneurship ecosystems of Buenos Aires, Mexico City, Madrid, Sao Paulo and Santiago de Chile.

2. 2 Entrepreneurship



ARGENTINA Esteban Piccinini Project: Gisens Biotech

→ Programme:

Winner of Emprendedor X Award

"It has been a fantastic experience to be able to participate in the final of Entrepreneur X and share it with a lot of high-level start-ups. We are very grateful for this award which will help us obtain validations, certifications and the possibility of going to market."



BRAZIL Bruno Costa Candia

Project: Aurem

→ Programme:

Winner of the Entrepreneurial University category at Empreenda 2019

"It has been many days of work, many months and even years. This will make a big difference for me because it will help me grow as a person, as a professional and an entrepreneur," said Bruno Costa after earning recognition, which includes a financial contribution of R\$30,000, a scholarship and mentoring from ACE



CHILE Macarena Hidalgo Project: Prev UPP

→ Programme:

Winner of Ideas X

"We were very interested in this contest because through the different stages of selection they teach you how to advance your project and how to make a good business model. Now we are very happy that all the effort we put in has paid off has paid off. It was a long and difficult road, but it was achieved thanks to the support provided by our families and colleagues."



MEXICO Christian Íñiguez *Project: RS-WC*

→ Programme:

Winner of "Santander Award for Business Innovation"

"It is a beautiful privilege and a great opportunity to continue developing our prototype. Now we can invest more to have a better version of our model. It is very gratifying and a relief to see the fruit of so much effort and sacrifice. This contest solidifies our intentions and hopefully it will allow us to get more investment to see our dream come true: Solving a problem."



SPAIN Sofía Belenguer *Project: MyRealFood*

→ Programme:

Winner of 3rd prize Explorer

- Jóvenes con ideas.

"Explorer allows you to sign up for the program simply with an idea and if you take advantage of all the resources it offers and manage to validate it, you can get that idea to come to the market"



UNITED KINGDOM Lauren Bell

Project: Cosi CAre

→ Programme:

Winner of Santander Universities Entrepreneurship Awards

"Winning the Santander Universities Entrepreneurship Awards is absolutely amazing. The prize will enable us to take our product all the way to the shop floor in six months! The support I've had throughout the competition has been incredible and we've made connections for life. Such a great all-round experience."

3.1 Guidance

3. Universia

Founded in the 2000, Universia has become the world's largest university cooperation network, with the sponsorship of Banco Santander, and it's part of 800 universities in 20 countries. It is an open and responsible platform for non-financial services, which accompanies young people in their university cycle by providing academic guidance and employment services, while supporting universities in their digital transformation processes.



Our purpose

Contribute to the progress of students and universities.

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

3.1 Guidance

One of the main objectives of Universia is academic guidance as a strategic line of action. Based on the use of digital tools, students have access to accurate and quality information that links guidance and employment.

This blend makes us unique and relevant at decisive moments for their professional future.

Users can access specialised educational advice, focused on any information needs that may arise,

ranging from what to study and where to study it, and the job prospects associated with each alternative.

Universia currently generates more than 2,500 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.

In addition to the guidance offered in the digital domain at Universia, there are other publicly-available actions that are aimed to students about to enter the university stage:

→ 1. 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... It also offers content on the high dropout rate during the first two years of the career, the best-paid careers and their duration.

→ 2. Academic guidance workshops (Spain)

Every year, Universia España organises guidance workshops providing participants with information and practical tools so that they can successfully prepare for and sit university entrance exams.

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.

3.2 Employment



Preparadao Brazil 2019

→ 3. Preparadao (Brazil)

More than 5,000 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 one of the biggest education festivals in Brazil, where almost 6,000 students had the chance to improve their knowledge before taking the ENEM exam ('Exame Nacional do Ensino Médio').

In 2019, the festival has received global recognition from Guinness World Records™ for having the world's biggest biology class, with an official figure of 5019 students. The class was led by Paulo Jubilut, one of the country's most influential educators, with over 1.7 million students on his YouTube channel

Over 30 universities from across Brazil, and companies including Coca-Cola, Faber-Castell and IBM, took part in the event contributing experiences and initiatives relating to education and careers to help these students to decide and define what they want from their future.

3.2 Employment

Our ambition is to create the largest community of professional guidance, internship and employment services for youth in Ibero America.

Universia's **new employment platform** reinforces our role as a **key stakeholder in the junior talent market**, creating a high-value network for companies, universities and candidates.

The new software, launched in Spain in 2019 and rolled-out to an additional six countries in 2020, provides universities and companies with a **comprehensive range of job offers and**

internships, coupled with real-time data and extensive reports about all the employment activity in the network.

With the aim of bridging the gap between company and university and making it easier for students to search and apply for early career jobs, we defined a new collaborative employment model along with those three main stakeholders. Taking on the learnings obtained through the operation of the employment portals of Trabajando.com, we have designed and built a completely new platform. This platform



3.2 Employment

builds on three pillars: user-centric approach, data insights and employer branding, and offers a wide range of functionalities to fulfill the needs and address the pains that universities, companies and candidates face today.

Advantages for universities

The careers departments will be able to manage in a unified and effective way all the internship and job offers addressed to their students and alumni. Thanks to the digitalisation of processes and automation of tasks, they will maximise the time available to guide and coach students in their transition to the job market. Furthermore, they will have access to real-time data and insights to support the decision making concerning the skills and capabilities they need to build within the student population to increase their employability.

Advantages for companies

Companies will be able to impact millions of young people throughout Ibero-America to attract the best talent with the latest human resources technology. With a single click they will be able to publish their offers in the best universities and in our associated portals as well as manage the entire recruitment funnel. Additionally, they will be able to connect directly with universities and candidates and showcase the corporate values and value proposition to candidates on their corporate website.

Advantages for students

Young talent from Iberia and Latin America will multiply their employment options by accessing

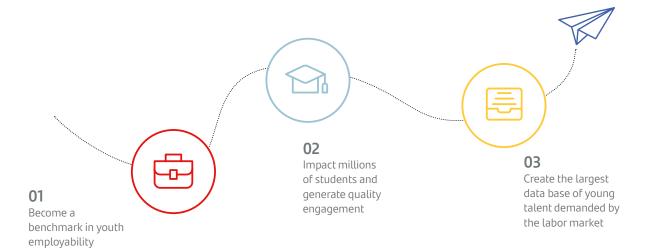
job and internship offers from the 7 countries where we have presence, connecting with companies and universities and receiving career guidance and tools that will enhance their young professional profiles.

We are digital but we are also highly personal, so within Universia Employment we have a dedicated workstream to launch projects and challenges, such as Jumping Talent, and workshops, to unite universities, companies and students in a unique event to promote the employability of young talent, to reinforce the employer brand of companies and to foster the communication between the corporate and academic world.

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3.3 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 trial 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.

MetaRed

This collaborative project, supported by Fundación Universia, comprises a network of Information Technology (IT) managers in public and private Ibero-American universities aimed at sharing best practices, success stories and collaborative technological developments.

The inevitable 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.



MetaRed is present in nine countries (Argentina, Brazil, Chile, Colombia, Ecuador, Mexico, Spain, Peru and Portugal) and over 640 universities.

Among its various actions, we would highlight the nine meetings and 11 webinars on Educational Technologies and on Artificial Intelligence in Higher Education with more than **2,960 people registered**.



See video



MetaRed website

4. Fundación Universia

Fundación Universia aims to build collaborative networks capable of producing changes that generate social value in educational and productive inclusive environments.

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 programs, 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 initiatives linked to culture and sports.

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.
- → Fundación Universia has been an international signatory member of the United Nations Global Compact since 2011, committed to compliance with its 10 Principles of basic human rights, employment, the environment and anti-corruption.

This means the foundation is an active participant in the world's largest sustainable development initiative, and its objectives are in line with the Sustainable Development Goals and Agenda 2030.

In 2019, Global Compact Spain acknowledged two courses of action by Fundación Universia as good SDG practices: The Banco Santander Leaders Speed Dating programme and the SOMOS campaign for quality inclusive higher education.

→ Leaders Speed Dating, a contribution to SDG 5, is a programme geared towards inclusive leadership for women with strong development potential, and it was first rolled out by leading female employees of Banco Santander in 2019.

The format is based on Speed Dating events, where each couple, composed of a student with a disability and a female employee, shares experiences and future challenges, rotating every ten minutes.

This gives female participants a close-up vision of the reality of disability, overcoming any bias and discovering talent in the university students participating. The students are given the chance to create professional contacts and generate an employment training meeting, which can help them make their dreams come true.

UNIVERSIA Social networks



This year the foundation also launched the **Somos campaign**, which makes a contribution to SDG 4 and SDG 10, seeking real change inside and outside the classroom: to eliminate existing architectural, social and technological barriers so that students with a disability feel completely included, "with nobody left behind". This is all stipulated in the Manifesto drawn up with the UN Secretary General's Special Envoy for Disability and Accessibility.

somos

SOMOS invites everyone to demonstrate their commitment to quality educational inclusion, joining the campaign and taking action against exclusion inside and outside classrooms by means of a click at SOMOS.GLOBAL



4.1 Access and Accessibility



Journey 'Open your heard and mind'

4.1 Access and Accessibility

Fundación Universia 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.

Fundación Universia has participated in the project undertaken by the corporate centre to receive SOLIDUN accreditation (Integrated Solutions with a Universal Design) as an example of accessibility and inclusion.

Over the course of several months, we have been working with the Properties area and a multidisciplinary team of engineers and experts to identify needs, provide solutions and listen to the voices of some of the individuals who are seeing progress with equal opportunities on a daily basis.

This year, the foundation once again arranged its "Open your heart and mind" conference at the corporate centre, in a bid to generate a space for reflection and awareness for Santander employees and interns, understanding and looking through disability. First-hand experiences.



4.2 Education

4.2 Education

The foundation is committed to higher education to reduce the gap for disabled students accessing university and to foster their academic progress and international mobility experiences. In 2019, 436 university students with disabilities received a scholarship from the foundation.

The assistance provided by Fundación Universia includes scholarships for students with disabilities who are Banco Santander shareholders or members of shareholders' families, and members of employees' families, and also language, culture and sports scholarships, scholarships for special schools and IoT, and also for doctorate students.

For the 2019-2020 academic year, 272 students with disabilities received one of general scholarships, issued by universities throughout Spain for undergraduates and postgraduates, mobility, players in the Santander LaLiga Genuine and athletes on the Support Plan for Paralympic Objective Sport (ADOP), the initiative assisted by the Foundation and promoted by the Spanish Paralympic Committee, Spain's Higher Sports Council and the Spanish Ministry of Health, Social Services and Equality.

Foundation's thirteenth round of general scholarships provided EUR 1,000 for each LaLiga intern, and also gave EUR 23,500 to 23 students with disabilities in the Mobility category, to promote international university mobility.



Cristina Pernas

One such student is Cristina Pernas, who is 23 years old and studying her final year of Medicine at the University of Santiago de Compostela, after a one-year stay in Mexico. The foundation scholarships proved most important to her at university, helping her obtain the access media she needs on a daily basis.

4.3 Employment and entrepreneurship

Fundación Universia carries out a number of employment and entrepreneurship projects to promote diversity within teams and companies, to improve the employability of people with disabilities.

The foundation is a placement agency specialising in qualified candidates with disability certificates, and manages offers of jobs and internships for students with disabilities. This year, 166 people with disabilities were taken on by a number of companies thanks to the Foundation.

Employment

This makes foundation a benchmark in terms of qualified employment, linking in to development of diverse talent at companies committed to inclusive, responsible and sustainable growth. The Foundation places the emphasis on employment, on the premise that this signifies real autonomy for people with disabilities, and therefore freedom.

Also works alongside Banco Santander to help it achieve its diversity objectives on a number of programmes, including the "Incluye" Programme.

Santander Incluye

Every year the bank promotes the 'Santander Incluye programme' through Fundación Universia. This is a programme of paid internships for university students with disabilities, to help them move into the job market and different companies.

The Group's corporate centre reserves 10% of its internships for university students with disabilities. In 2019, 25 students worked as interns to improve their job prospects on the programme.

In 2019, 25 university students with disabilities began their internships at Santander Group's corporate centre on the Programme. Among their number was Beatriz Muñoz, senior marketing and advertising officer and final-year student on an employment relations and human resources undergraduate course, who defines this initiative at Banco Santander as a major opportunity which gives her "a chance of constant learning alongside a great team of professionals".





Another example is Alejandro Loro, a graduate in company administration and management who worked as a Santander Global Facilities intern.

Just over a year later, Alejandro has now begun his experience as a group employee at the Management Control division: "I am really very happy and very grateful for the assistance I received from the Foundation at all times".

"Thanks to the foundation I got the best employment opportunity I have had in my entire life, which has enabled me to develop my skills and grow professionally, and I am delighted with the work of the Foundation and eternally grateful". Alejandro Loro, Banco Santander employee.



4.3 Employment and entrepreneurship

Entrepreneurship

In a bid to assist entrepreneurs with disabilities, and make a contribution to projects to improve the life quality of people with disabilities, in December 2019 Fundación Universia organised a **Global Entrepreneurship Challenge**. These global awards have enabled nine entrepreneurs to carry out their projects with the assistance of mentors specialising in different areas.

One such project is "Elevaciones" by Jonathan Ramírez. Thanks to this assistance, he has moved from "a quasi-homecrafted regional strategy (Mexico City) to operational and financial plans for my project on a Latin American and global scale", and one clear example is the strategy deployed in Madrid and Valencia to market and sell his paediatric standing wheelchairs, which can be used for transportation and also to position the body vertically or elevate it.

The *Speaking Without Frontiers* initiative focuses on improving participants' English in order to broaden their professional opportunities.

On the *InMentoring* programme, mentees boost their communications and relational skills by broadening their network of professional contacts and their vision of career opportunities and the corporate world. Adrián Procostales, a graduate in Audiovisual Communication and beneficiary of the InMentoring programme, mentions the total flexibility of schedules which makes the programme 100% compatible with any other task such as studies or work. He was able to start an internship on the basis of his experience as a beneficiary of this volunteer scheme.

Voluteer Schemes

The foundation sets up online volunteer schemes, enabling students with disabilities to connect with the employees of Banco Santander and other companies, who then become their mentors.

There were 58 beneficiaries on this programme in 2019, which enabled employees to learn from diversity and the students or mentees to improve their employability by means of two modules with different goals: InMentoring and Speaking Without Frontiers.



The programme undoubtedly enabled me to gain experience of employment and, more importantly, revealed a range of employment options related to my studies

Adrián Procostales.

5. Supporting higher education, Santander contributes to the United Nations Sustainable Development Goals

SDG	TARGET	DESCRIPTION	DATA
1 NO POVERTY	1.A.	Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, in order to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programmes and policies to end poverty in all its dimensions	€2.5M patronage of Santander Universities dedicated to minorities (women, low income, migrants, people with disabilities) in Argentina, Brazil, México and Puerto Rico
4 QUALITY EDUCATION	4.3.	By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university	669 educational and employability programmes of Santander Universities
			49,916 beneficiaries in educational and employability Santander Universities programmes
			436 scholarships awarded to students with disabilities through Fundación Universia
	4.4.	By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship	6,496 beneficiaries in STEM university educational, employability and entrepreneurship programmes of Santander Universities
	4.5.	By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations	€28M patronage dedicated to minorities (women, low income, migrants, people with disabilities) in all SU countries
			Somos Global with +1,800 signatures. 'Initiative in favour of inclusive, quality higher education promoted by Fundación Universia, has been recognized as a good practice SDG 4 by UN Global Compact Spain.
			€665,000 patronage amount of Fundación Universia dedicated education to people with disabilities in Spain
	4.7.	By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, including, among others, through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development	10,487 beneficiaries in educational, employability and entrepreneurship programmes dedicated to sustainable development in all Santander Universities countries
	4.A.	Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all	€13M patronage amount of Santander Universities dedicated to university modernisation, including purchase of technological equipment, digitalisation of university channels, processes or services, university APPs
			71 software devices that best suit individual needs of university students with disabilities in order to improve their personal autonomy and facilitate participation in University activities (BPA)
	4.B.	By 2020, substantially expand globally the number of scholarships available to developing countries, in particular least developed countries, small island developing States and African countries, for enrolment in higher education, including vocational training and information and communications technology, technical, engineering and scientific programmes, in developed countries and other developing countries	8,106 Santander Universities Scholarship beneficiaries in Argentina, Brazil, Chile, Mexico, Uruguay and Puerto Rico

SDG	TARGET	DESCRIPTION	DATA
5 GENDER EQUALITY	5.5.	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life	Speed Dating Leaders of Fundación Universia (Santander professionals met university students with disabilities, giving them the opportunity of making professional contacts and prepare their entry into the labour market). Initiative recognized as good practice by UN Global Compact Spain
			8 Santander Universities programmes dedicated to increase women's opportunities in the education and labour market: Santander W50 (Corporate), Champions League (UK), Ghana Wins Social Leadership (Corp), Becas Mujeres por Africa (Spain), GirlsSTEM (Spain), Female into STEM (UK), Launch & Grow (Corp), Becas Salario Talento Stem Banco Santander UJI (Spain)
8 DECENT WORK AND ECONOMIC GROWTH	8.5.	By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	7,426 internships in companies or employment training in all Santander Universities countries
			166 people with disabilities incorporated in companies in Spain (Fundación Universia)
			350,000 professional job vacancies published in Universia' employability platform
			2,050,000 applications to professional job postings managed on Universia' employability platform
10 REDUCED INEQUALITIES	10.2.	By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	214 programmes dedicated to minorities (women, low income, migrants, people with disabilities) in all Santander Universities countries
			€1.3M invested in programmes that foster inclusion through Fundación Universia
			73,671 people benefited by Fundacion Universia's activities for diversity, directly and indirectly throught different programs regarding Employment, Education, Investigation and Culture.
11 SUSTAINABLE CITIES AND COMMUNITIES	11.4.	Strengthen efforts to protect and safeguard the world's cultural and natural heritage	€1.1M patronage amount dedicated to the conservation of university historical and artistic heritage in all Santander Universities countries
	11.7.	By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities	30,233 people with disabilities positively affected by more inclusive environments (Fundación Universia)
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	12.8.	By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature	€9M patronage amount dedicated to sustainable growth in education, employability and entrepreneurship programmes

