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# INVESTOR DAY

DELIVERING PROFITABLE GROWTH



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Sustainability

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# Sustainability at Banco Santander

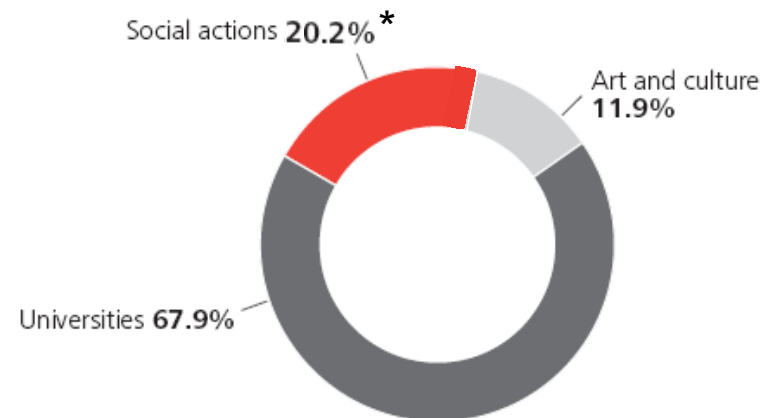
**Investment in CSR: € 148 Mn in 2010.**

(+17.4% vs 2009; 1.8% Attributable Profit 2010)

## 3 main lines of action:

- 1 Higher education.
- 2 Support to local communities and environment.
- 3 Stable and long-lasting relations with stakeholders.

DISTRIBUTION OF INVESTMENT IN CORPORATE SOCIAL RESPONSIBILITY %



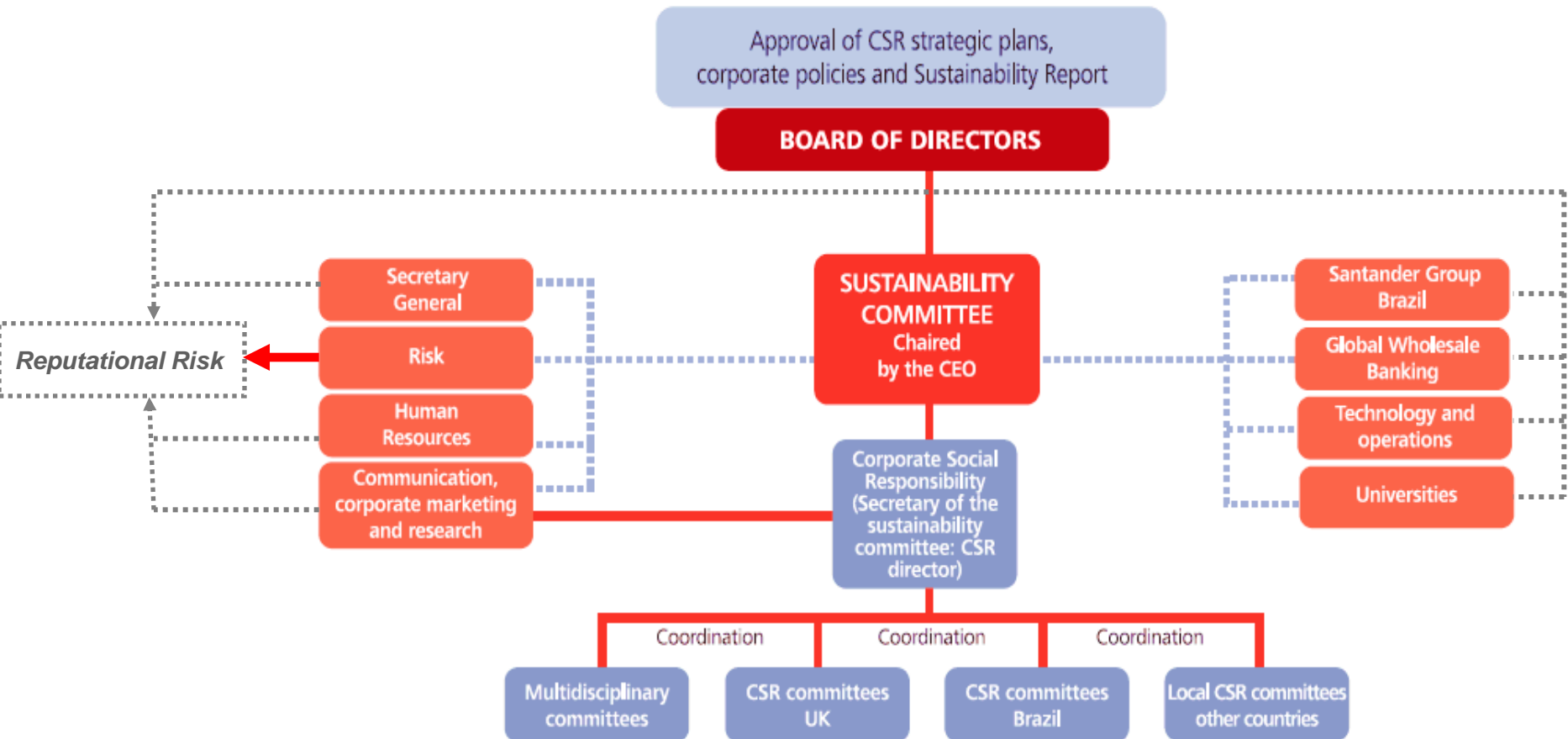
\* Includes social initiatives that contribute to protecting the environment

*Santander understands sustainability as the performance of its business activity while contributing to the economic progress of communities and taking into account its impact on society and on the environment. This commitment implies:*

- Integrating ESG criteria in its business model
- Complying with the best corporate governance and transparency standards
- Permanent dialogue with its main stakeholders

# Sustainability at Banco Santander

## Structure of the Sustainability function in Grupo Santander



# Sustainability at Banco Santander

Compliant with the highest sustainability international standards

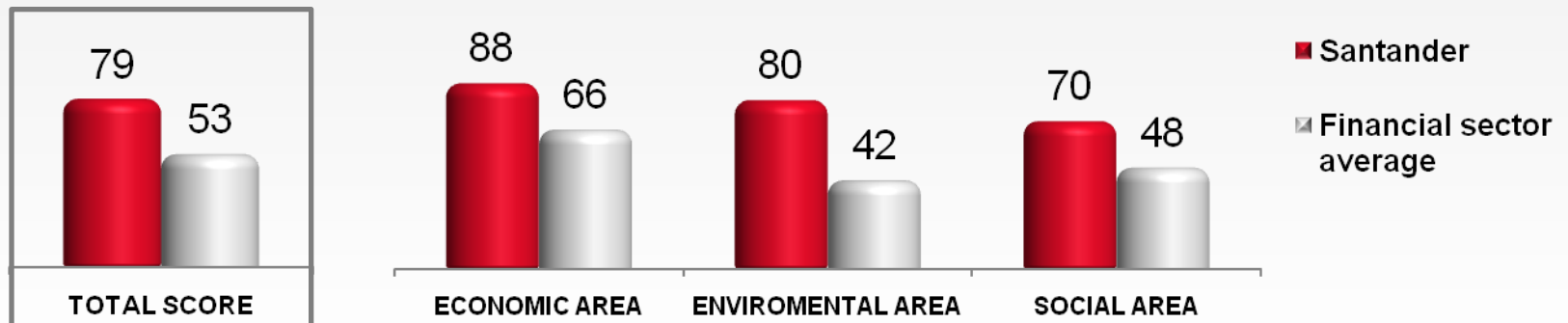
- UN Global Compact
- UNEP FI
- Equator Principles
- PRI
- Carbon Disclosure Project

## Presence in sustainability indexes

- Dow Jones Sustainability Index: **Bronze class worldwide.**
- Top-tier results in **economic, environmental and social** areas.
- Other indexes: **FTSE4Good, Ethibel,...**
- Meetings with **over 50 investors and analysts** on CSR in 2010.



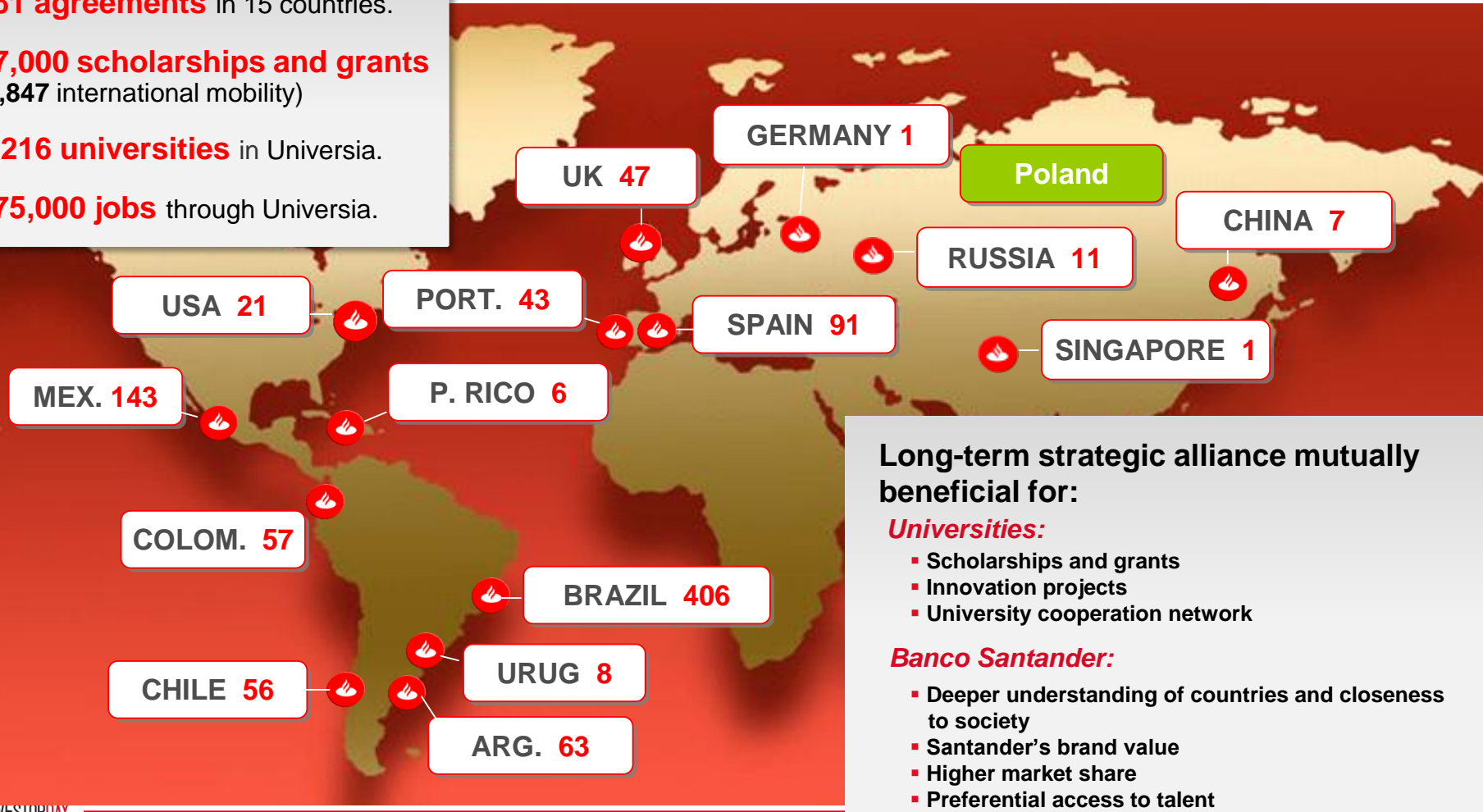
## The Santander score on the DSJI World Index in 2011 (%)



# 1 Santander and Higher Education

**Santander Universities. Investment: €100 Mn in 2010.**

- **961 agreements** in 15 countries.
- **17,000 scholarships and grants** (9,847 international mobility)
- **1,216 universities** in Universia.
- **175,000 jobs** through Universia.



**Long-term strategic alliance mutually beneficial for:**

**Universities:**

- Scholarships and grants
- Innovation projects
- University cooperation network

**Banco Santander:**

- Deeper understanding of countries and closeness to society
- Santander's brand value
- Higher market share
- Preferential access to talent

## 2 Santander and the Community

### Support for local communities: social action

#### Financial inclusion:

- **Micro credits:** in Brazil and Chile, with direct support of 200,000 micro-entrepreneurs. Starting in Mexico
- **Financial education plan:** fully activated in Brazil (*Brincando na rede*), the UK (*Santander in schools*) and under development in Spain.

#### Local initiatives in our major countries.

#### Foundations in Spain (2), Brazil and UK.



## The environment

Energy Efficiency Plan 2011-13; managing our environmental footprint:

- **Reduction of CO<sub>2</sub> emissions:** 9% until 2013.  
Scope: Brazil, Chile, Spain, Mexico and the UK.
- **Reduction of electricity consumption:** 3% in 2011.  
Scope: the entire Group.

Social and environmental risk analyses:

- Signatory of **Equator Principles**.
- **49** Project Finance operations over \$ 10Mn in 2010.

International leadership in renewable energy:

- Financed more than 4,500 MW in 2010 in renewables in Brazil, Italy, Mexico, Spain, UK and USA.

Creation of the Climate Change Office

**The greenest bank in the World** by Bloomberg Markets  
**Best global green Brands** by Interbrand





# 3 Santander and its Stakeholders

## Creating long-term value for:

### Shareholders

- Maximizing profitability, providing transparency in information and equal rights.

### Customers

- Attaining the highest level of satisfaction, creating long lasting relations, offering tailored products and the best quality of service.

### Employees

- Providing development opportunities, fostering knowledge and talent, promoting diversity and equal opportunities and facilitating work-life balance.
- Special focus on: training (100 Mn Euro invested in 2010), compensation (risk-based flexible remuneration) and corporate volunteering.

### Suppliers

- Fostering commitment to society and the environment and maintaining stable and transparent relationships.
- Equal opportunities and maximum transparency in on-line auction system.

### Society

- Co-operating in the development of all the countries where the Bank is present.
- Supporting education with special focus on universities and financial education.

