
Communication on Sustainability at Banco Santander

June 2017

Simple | Personal | Fair



Sustainability at Banco Santander

Our purpose

To help people and businesses prosper

Our aim

To be the best Retail and Commercial Bank, earning the lasting loyalty of our people, customers, shareholders and communities

A bank that is...

SIMPLE | PERSONAL | FAIR

-  Show respect
-  Truly listen
-  Keep promises
-  Talk straight
-  Embrace change
-  Support people
-  Bring passion
-  Actively collaborate

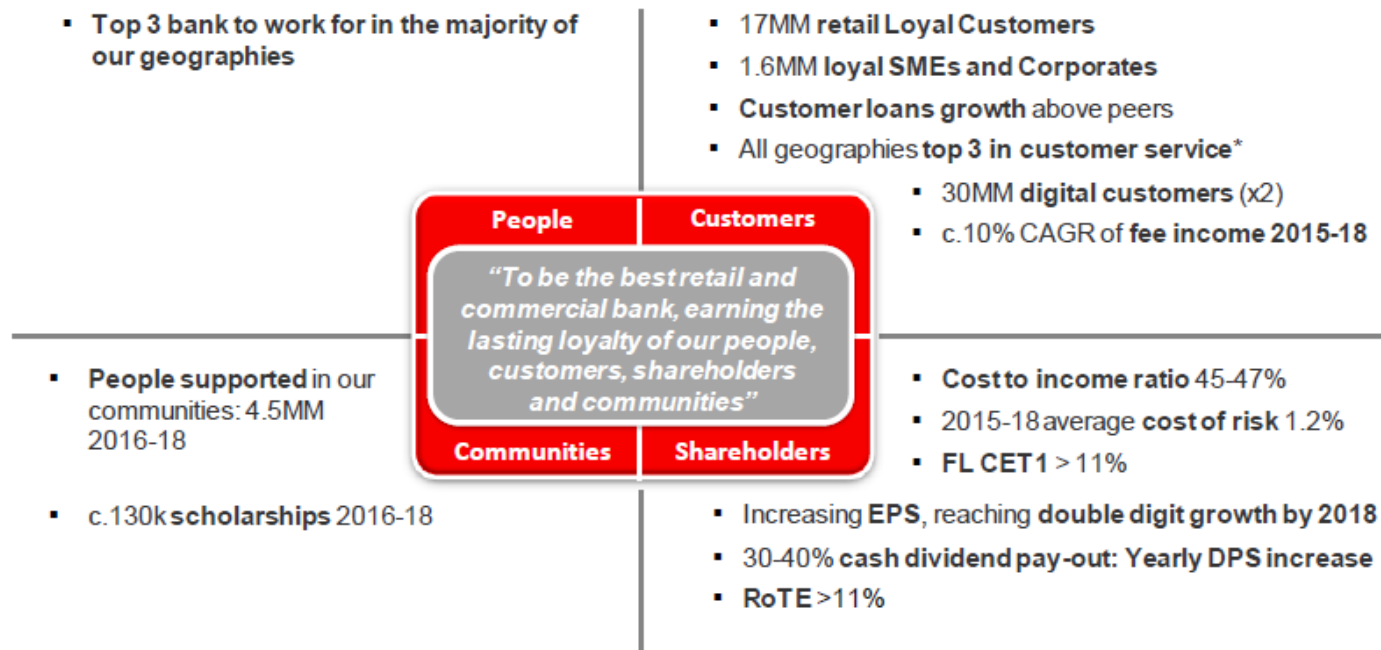
Analysts & Investors

In our last Investor Day we shared our strategy and strategic priorities



Analysts & Investors

Reaffirming our key shareholder metrics, increasing EPS in 16/17, reaching double digit by 2018, and growing DPS and TNAV per share



* Except for the US – approaching peers

Santander Q4 Results Presentation

...supporting our communities...



Strong **S**imple | **P**ersonal | **F**air culture

S|P|F culture

More than 3/4 of our employees support the new culture

Commitment

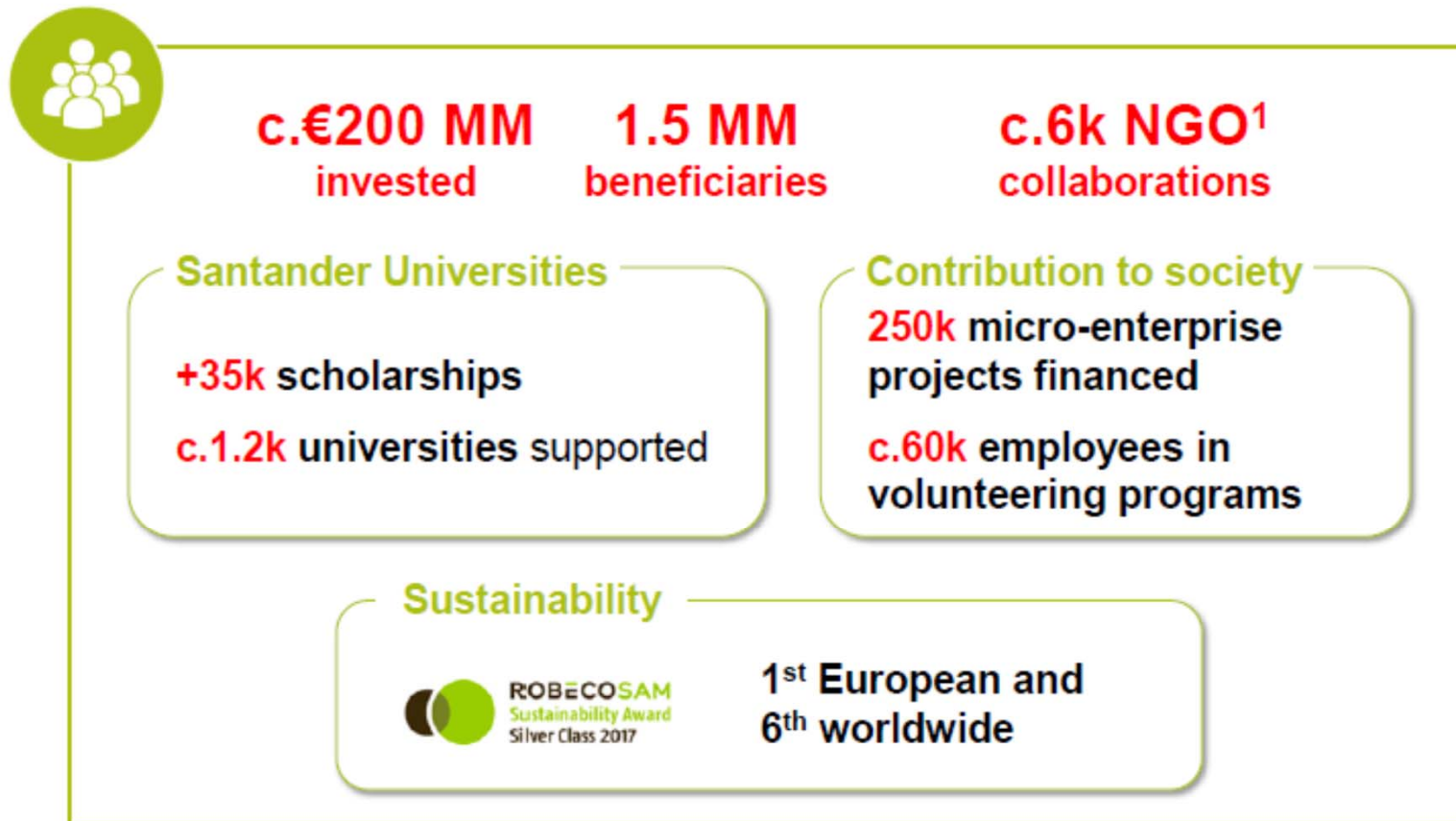
>9 pp vs. average of financial services employees

Leadership, talent and performance

+5 pp improvement in work-life balance

Santander Q4 Results Presentation

... with focus on Education and financial inclusion / entrepreneurship



Website: www.santander.com

Santander SAN share (Madrid) 5.854 ▼ | -1.28% | 15:41

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Santander and sustainability

Sustainability strategy | Sustainability management | Policies | Corporate governance | Stakeholders relations

9th Call for Social Projects in Spain
Eleven winners were selected from the 320 initiatives carried out by 274 entities working on issues such as international cooperation, disabilities, health, social exclusion and education for children.

http://www.santander.com/csgs/Satellite/CFWCSancomQP01/en_GB/Corporate/Sustainability.html

2016 Sustainability report

- ❑ An external and internal communications tool.
- ❑ Part of the Annual report
- ❑ Corporate and local units information.
- ❑ Target audiences
 - Analysts, investors (DJSI)
 - Authorities
 - Employees
 - Society as a whole (NGOs, foundations, Universities, etc.)
- ❑ Standard reporting GRI-G4
- ❑ Audited by PwC



Main Indexes and ESG analysts

Dow Jones Sustainability Index

Relevant for investors and for improving internal management

- ❑ **Silver class; 1st Bank in Europe; 6th worldwide. Improved score in all dimensions**
 - Economic dimension*: 5th worldwide
 - Environmental: 7th and top ranked in business opportunities
 - Social: 3rd and top ranked in financial inclusion

❑ Gap vs peers

Other relevant indexes, ratings and ESG analysts



FTSE4Good



DRIVING SUSTAINABLE ECONOMIES



We're proud to be recognised as the

No.1 bank in Europe

by the Dow Jones Sustainability Index

Financial inclusion
Last year we helped nearly 400,000 people gain financial education and micro-credits.

Environmental solutions
We helped finance renewable energy projects capable of powering 6.8 million homes in 2015.

Ethics & transparency
We're committed to high standards of transparency and ethical conduct, for management and customers alike.

Find out more about our sustainability programme and how we're helping people and businesses prosper. Visit [Santander.com](https://www.santander.com)

MEMBER OF Dow Jones Sustainability Indices In Collaboration with RobecoSAM

ROBECOSAM Sustainability Award Silver Class 2017

Santander

Driving change

International initiatives we are part of:

