Santander Universities
Committed to Higher Education

June, 2015
**A strategic vision: betting for a key sector**

*Betting for the university sector is a strategic decision that has allowed us to raise a barrier against our competitors and to create value for our commercial relationship chain.*

<table>
<thead>
<tr>
<th>THE IMPORTANCE OF THE UNIVERSITY MARKET</th>
<th>2016</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The 2nd Largest Sector worldwide in volume after Telecommunications</strong></td>
<td>Students (millions) 23 Millions</td>
<td>Students (millions) 26 Millions</td>
</tr>
<tr>
<td><strong>An investment sector: 1,8% of World’s GDP dedicated to education and growing</strong></td>
<td>Faculty &amp; Staff (millions) 2,9 millions</td>
<td>Faculty &amp; Staff (millions) 3,4 millions</td>
</tr>
<tr>
<td><strong>Training future leaders, entrepreneurs, politicians. Knowledge generation and transmission.</strong></td>
<td>Universities 6.345</td>
<td>Universities 6.800</td>
</tr>
</tbody>
</table>

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**Global Competition is nonexistent**

- Students
- Faculty
- Institution
- New Companies
- SMEs
- Employees
- Clients
- Shareholders

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US total market is not included
Santander Universities – A reference model

A strategic vision: betting for a key sector

*Education is a hot topic Worldwide*
**Santander Universities**

**Strategic approach**

*Santander Universities is part our strategic priorities*

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**2015 Santander Bank Convention**

"Starting here and now, we can only build together a Bank that is Simple, Personal and Fair"

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**Our strategic priorities in our chosen businesses and markets**

- **A strong internal culture – The Santander Way: Simple, Personal, Fair**
- **Earn the loyalty of our retail and corporate customers: improve our franchise**
- **Operational excellence**
- **Reinforced capital and risk management**
- **To be the best retail and commercial bank that earns the lasting loyalty of our...**
- **Enhanced profitability**

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**Supporting the society of the future: Santander Universities**

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**Data: 2014**
Santander Universities

**Number one in supporting Education worldwide**

*Santander is the company from Fortune 500 that “invests” the most in Education*

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**Biggest spenders on education in Global Fortune 500 firms**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Santander</td>
</tr>
<tr>
<td>2</td>
<td>IBM</td>
</tr>
<tr>
<td>3</td>
<td>Telefonica</td>
</tr>
<tr>
<td>4</td>
<td>Exxon Mobil</td>
</tr>
<tr>
<td>5</td>
<td>Target</td>
</tr>
<tr>
<td>6</td>
<td>GlaxoSmithKline</td>
</tr>
<tr>
<td>7</td>
<td>Microsoft</td>
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<tr>
<td>8</td>
<td>Toyota</td>
</tr>
<tr>
<td>9</td>
<td>Rio Tinto</td>
</tr>
<tr>
<td>10</td>
<td>Wells Fargo</td>
</tr>
<tr>
<td>11</td>
<td>Goldman Sachs</td>
</tr>
<tr>
<td>12</td>
<td>Westpac Banking</td>
</tr>
<tr>
<td>13</td>
<td>Cisco</td>
</tr>
<tr>
<td>14</td>
<td>Migros</td>
</tr>
<tr>
<td>15</td>
<td>HSBC</td>
</tr>
</tbody>
</table>
Santander Universities

Results obtained

*Santander Universities is one of the biggest success stories within the Bank and internationally*

1. **Unique Universities’ Network**
   - The top universities in the world
   - 1,183 Agreements
   - 20 countries

2. **Integrated with Universities**
   - We support them in their needs:
     - Internationalization, mobility and networking,…
     - Technology
     - Innovation and entrepreneurship

3. **Incomparable Value Offer**
   - No other institution has an initiative like ours:
     - 18 years, 1,100 M€
     - 2,103 professionals
     - 663 branches in Campuses

4. **High Value for Santander**
   - Positive image
   - Leaders in Education Sector
   - Unique business model
   - Extraordinary results

Data: Sept. 13
Santander Universities

Collaboration Agreements

A privileged network of agreements – Presence in 20 countries

1,200 agreements
With universities
1.200 Convenios con Universidades

Distribución de los convenios

- 1.200 agreements
- 60% Público
- 40% Privado
- 22 Hospitales
- 85 Fundaciones
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Committed to Universities

**Collaboration areas**

1. **Creation of Enterpreneurial Environments**
   Programs aimed at creating an entrepreneurial ecosystem in the Universities. From start-ups creation to enterpreneurial culture training.

2. **Internationalization**
   Programs aimed at connecting universities (networking), international mobility of students, faculty and researchers and creating collaborative projects between universities.

3. **Modernization of Universities**
   Projects aimed at the modernization of the university in all areas. Technology is becoming a strategic priority.

4. **University Social Responsibility**

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Info. obtained from the analysis of TOP 167 Universities and the Agenda Rio 2014.
We're focusing our investment on four main strategic priorities: 700 million euros will be invested in 4 years.
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Committed to Universities

**Action Focus**

- **International Scholarships**
  Projects in general that allow the internationalization of universities

- **National Scholarships**
  Supporting local scholarship programs to facilitate social inclusion and access to higher education

- **Transversal/Corporate Programs**
  Programs with impact and international value

- **Research Projects**
  Supporting research projects with social and tangible results.

- **Awards and recognitions in the different countries**

- **Value Offer**
  - Innovation
  - Entrepreneurship
  - Internationalization

- **Creation of University-based companies**
  Programs aimed at creating an entrepreneurial ecosystem in the

- **Training in Entrepreneurship**
  Training programs for faculty and entrepreneurs

- **Working abroad University Employment**

- **Technology**
  USC, navigation rooms, proposal Google / Microsoft
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One simple example

María Carcolé
Universidad Ramón llul

Junio 2011 – Valencia / entrega de las Becas Formula Santander Scholarship Fórmula Santander (5.000 Euros)

MIT 2012

MIT 2013
Nano Materiales
100.000 USD

Post doc y MBA
50.000 USD año

Business Development
80.000 USD año

Jet Propulsion Lab
200.000 USD año
Santander Universidades
Jorge Elizondo – Winner of Santander Universities award in México
Santander Universities Scholarship Program

The most important scholarship program fostered by a private company

- **28,800 Scholarships**
- **11,115 Nat./Intl. Mobility**
- **4,148 Study aid grants**
- **7,159 Prof. Internships**
«Banco Santander is an example to the rest of the Banks in the world. There isn’t a similar commitment to Universities anywhere»

David Willet
BIARI 2015: 155 Participants from 60 Countries Arriving June 6

From June 6-20 2015 Brown will convene early career scholars and practitioners from around the world to engage with pressing global issues, and initiate new collaborations. Click to learn more and to APPLY.
Santander Universidades

TOP CHINA – International mobility program
Support at the highest level since the start, coupled with a strong committed team have been key to the success of Santander Universities.

- Support at the highest level:
  - Leadership, support and personal commitment of the Chairwoman and Country Heads

- Involved executive team:
  - Engaged both, the senior management and the local teams

- Strategic range:
  - Strategic initiative integrated within Santander Group

- Bank’s financial muscle:
  - Powerful financial capacity to invest in agreements with Universities

- Bank’s global presence:
  - Solid implementation in 10 core markets and other strategic geographical areas for the Bank and Universities.

- Relationship with universities:
  - Unique model of cooperation with Universities