



GRUPO SANTANDER ENVIRONMENTAL POLICY

Definition

Our commitment to incorporate protection and respect for the environment into our strategy and management.

This commitment entails incorporating environmental criteria into the Bank's activity as well as adopting measures aimed at protecting and preserving our environment.

Those involved

Our environmental policy involves a special effort by all the Group's employees, with the aim of naturally incorporating certain responsible patterns of environmental behaviour into their day-to-day activity.

Together with our employees, our suppliers also play a fundamental role in achieving the Group's environmental objectives.

Guidelines and objectives

To observe current environmental legislation and other requirements to which the Bank is committed.

To implement the measures aimed at protecting and respecting the environment contemplated in the Grupo Santander Corporate Social Responsibility Strategic Plan. Such measures include:

- Social Responsibility training plans.
- Including environmental risk analysis in the risk management system.
- Obtaining environmental certifications, such as ISO 14001, for the Group's main work centres in Spain and abroad.
- Preventing contamination and promoting measures aimed at reducing the impact of our activities on the environment, the efficient use of resources and the recycling of waste.
- The implementation of processes aimed at controlling the Bank's direct impact on the environment.
- Co-operating in projects favouring the status of the environment through customers and suppliers.
- Supporting projects aimed at protecting and preserving the environment.
- Maintaining a continuous improvement commitment in environmental matters.

Responsibility and Co-ordination

The Environmental Committee, which holds regular meetings at the Grupo Santander City, is responsible for promoting the Group's environmental policy and for the practical application, follow-up and control of such policy, bearing in mind international best practices in this respect.