

# Key metrics

## Employees

### 1 ■ WORKFORCE DISTRIBUTION BY AGE BRACKET

% of total	aged <= 25	aged 26-35	aged 36-45	aged 46-50	aged over 50
Continental Europe	2.61	22.06	37.38	16.58	21.37
United Kingdom	15.65	34.07	23.28	10.09	16.90
Latin America and other regions	11.32	42.74	27.07	8.17	10.69
Group total	8.88	34.43	30.13	11.34	15.21

### 2 ■ DISTRIBUTION OF NEW HIRES BY AGE BRACKET

% of total	aged <= 25	aged 26-35	aged 36-45	aged over 45
Continental Europe	30.48	46.27	17.96	5.31
United Kingdom	51.64	29.44	11.22	7.69
Latin America and other regions	38.46	42.05	12.96	6.53
Group total	39.22	40.68	13.61	6.50

### 3 ■ EMPLOYEES BY ENTITY AND GENDER

Entity	% men	% women	% univ. title
Argentina	50.26	49.74	22.53
Brazil	41.35	58.65	75.27
Chile	45.18	54.82	36.93
Spain	55.19	44.81	49.19
Mexico	46.48	53.52	46.46
Poland	28.63	71.37	70.22
Portugal	53.10	46.90	50.64
United Kingdom	40.54	59.46	n.a.*
US	41.20	58.80	15.36
Santander Consumer Finance	45.72	54.28	33.08
Other companies	48.98	51.02	37.35
Total	45.20	54.80	44.58

(1) Santander UK does not report data for confidentiality reasons.

### 4 ■ EMPLOYEES WHO WORK IN THEIR HOME COUNTRY\*

%	Managers	Other employees	Total
Continental Europe	90.38	96.57	97.75
United Kingdom	91.78	96.67	96.87
Latin America and other regions	87.46	97.32	99.01
Group total	89.61	96.94	98.30

\* United States data not included.

### 5 ■ DIFFERENTLY-ABLED EMPLOYEES

%	
Continental Europe	1.12
United Kingdom	1.35
Latin America and other regions	2.07
Group total	1.65

\* United States data not included.

### 6 ■ FUNCTIONAL DISTRIBUTION BY GENDER

	Senior officers			Other managers			Partners		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Continental Europe	978	290	1,268	6,557	2,908	9,465	27,009	33,287	60,296
United Kingdom	115	31	146	1,252	639	1,891	8,828	14,317	23,145
Latin America and other regions	507	91	598	6,569	4,024	10,593	39,612	55,237	94,849
Group total	1,600	412	2,012	14,378	7,571	21,949	75,449	102,841	178,290

### 7 ■ EXTERNAL TURNOVER RATE BY AGE BRACKET\*

% of total	aged <= 25	aged 26-35	aged 36-45	aged 46-50	aged over 50	Total
Continental Europe	39.77	14.77	4.04	2.51	8.39	8.01
United Kingdom	36.95	17.03	9.14	7.33	10.86	16.29
Latin America and other regions	24.41	15.61	12.95	13.63	19.60	16.14
Group total	28.91	15.61	8.74	7.26	12.86	13.35

\* Excludes temporary leaves of absence and transfers to other Group companies.

8 ■ EXTERNAL TURNOVER RATE BY GENDER\*

%			
	Men	Women	Total
Continental Europe	7.21	8.76	8.01
United Kingdom	18.96	14.51	16.29
Latin America and other regions	17.06	15.42	16.14
<b>Group total</b>	<b>13.62</b>	<b>13.12</b>	<b>13.35</b>

\* Excludes temporary leaves of absence and transfers to other Group companies.

9 ■ TRAINING

	2017	2016
Total hours of training	8,016,912	6,435,034
% employees trained	95.87	94.52
Total attendees	5,297,451	2,932,624
Hours of training per employee	39.64	34.14
Total investment in training	97,787,322 €	88,815,825 €
Investment per employee	483.49	471.19
Cost per hour	12.20	13.80
% female participants	54.58	54.96
% of e-learning hours	48.06	
% of e-learning training attendees	93.33	88.65
Employee satisfaction (up to 10)	8.10	8.10

12 ■ RATIO BETWEEN THE BANK'S MINIMUM ANNUAL SALARY AND THE LEGAL MINIMUM ANNUAL SALARY BY COUNTRY (%)

	Bank's minimum wage Legal minimum wage
Germany	215
Argentina	277
Brazil	249
Chile	207
Spain	184
Mexico	186
Poland	100
Portugal	215
United Kingdom	107
US	172

10 ■ HOURS OF TRAINING BY CATEGORY

	Average
Senior officers	34.21
Other managers	51.29
Partners	38.27
<b>Group total</b>	<b>39.64</b>

11 ■ HOURS OF TRAINING BY GENDER

	Average
Men	40.66
Women	38.80
<b>Group total</b>	<b>39.64</b>

13 ■ ABSENTEEISM BY GENDER AND REGION\*

%		Men	Women	Total
	Continental Europe	3.21	6.92	5.15
	United Kingdom	3.55	5.04	4.44
	Latin America and other regions	1.39	2.57	2.03
	<b>Group total</b>	<b>2.13</b>	<b>4.04</b>	<b>3.17</b>

\* Hours missed due to occupational accident, non-work related illness and non-work related accident for every 100 hours worked.

14 ■ WORK-RELATED ILLNESS RATE\*

%		Men	Women	Total
	Continental Europe	0.07	0.14	0.10
	United Kingdom	0.01	0.03	0.02
	Latin America and other regions	0.38	0.52	0.46
	<b>Group total</b>	<b>0.26</b>	<b>0.36</b>	<b>0.32</b>

\* Hours missed due to occupational accident involving leave for every 100 hours worked.

15 ■ OCCUPATIONAL HEALTH AND SAFETY

No. of fatal occupational accidents	4
Hours missed due to non-working related illnesses and accidents (millions of hours)	11.7

Customers

16 ■ DIALOGUE BY CHANNEL

At 31 December

	2017	2016	Monthly
<b>Branches</b>			
Number of branches*	11,920	12,235	-3%
<b>ATMs</b>			
Nº ATMs	35,700	36,559	-2%
Total monetary transactions <sup>3</sup>	1,397.8	1,376.6	2%
<b>Digital banking<sup>1</sup></b>			
Users <sup>2</sup>	25.4	20.9	21%
Visits <sup>3</sup>	4,046	3,297	24%
Monetary transactions <sup>3</sup>	1,102.9	856.3	29%

\* The total number of offices including Banco Popular is 13,697.

1. Santander Consumer Finance not included.

2. Counts once for users of both Internet and mobile banking.

3. Millions.

17 ■ CUSTOMER SATISFACTION

% satisfaction among active retail customers

Bank	2017	2016	2015
Spain	85.5	85.0	86.7
Portugal	91.4	91.9	93.1
UK	96.0	96.2	95.7
Poland	95.9	96.0	96.4
Brazil	77.9	74.8	71.6
Mexico	96.4	94.1	94.0
Chile	91.6	95.9	92.6
Argentina	87.1	87.1	87.6
US	81.8	84.6	81.8
Total	88.0	87.5	86.6

Source: Corporate benchmarking of experience and satisfaction among active Retail & Commercial banking customers. Based on audited external and local studies developed by well-known vendors (IPSOS, IBOPE,GfK,TNS...) (Data at end 2017. corresponding to survey results in the second half of the year).

18 ■ TOTAL COMPLAINTS RECEIVED

Bank	2017	2016	2015
Spain <sup>1</sup>	107,103	34,920	25,143
Portugal	4,275	5,028	2,985
United Kindom <sup>2</sup>	37,746	39,926	35,521
Poland	4,785	4,501	7,314
Brazil <sup>3</sup>	101,589	88,623	86,709
Mexico	51,895	48,524	39,895
Chile	5,526	5,562	6,745
Argentina <sup>4</sup>	4,372	2,838	1,267
USA <sup>5</sup>	4,041	2,477	1,436
SCF	30,126	33,027	29,564

Compliance metrics according to Group criteria, homogeneous for all geographies.

It may not match with other local criteria such as Financial Conduct Authority (FCA) in the United Kingdom or in Brazil.

- Sectorial Increase in number of complaints in Spain mainly due to two causes: mortgage set-up costs and floor clauses, the first of which is awaiting for the final decision of the court
- The increase in the UK is due to a readjustment in the definition of complaints as a consequence of reporting criteria of the regulator aligned with the corporative criteria.
- The increase in Brazil is due to internet banking fraud and cases of debt renegotiation.
- In Argentina, the increase is due to the integration of the acquired portfolio of Citi Bank.
- In the USA, the activity refers only to Santander Bank, and the increase is due to a change in the definition of complaint in 2017.

Shareholders

19 ■ SHAREHOLDER BASE AND CAPITAL

Concept	2017	2016
Shareholders (number)	4,029,630	3,928,950
Outstanding shares (number)	16,136,153,582	14,582,340,701
Average daily trading volume (number of shares)	79,301,441	100,707,234

Environment and climate change

20 ■ ENVIRONMENTAL FOOTPRINT 2016-2017<sup>1</sup>

	2017	2016	Var. 2016-2017 (%)
Consumption			
Water (m³) <sup>2</sup>	2,872,853	3,148,307	-8.7
Water (m³/employee)	14.68	15.95	-8.0
Normal electricity (millions of kwh)	639	664	-3.8
Green electricity (millions of kwh)	473	514	-7.9
Total electricity (millions of kwh)	1,112	1,178	-5.6
Total internal energy consumption (GJ)	4,522,999	4,730,875	-4.4
Total internal energy consumption (GJ/employee)	23.11	23.96	-3.6
Total paper (t)	20,003	22,632	-11.6
Recycled or certified paper (t)	16,969	19,211	-11.7
Total paper (t/employee)	0.10	0.11	-10.9
Waste			
Paper and cardboard waste (kg) <sup>3</sup>	8,972,420	9,199,786	-2.5
Paper and cardboard waste (kg/employee)	45.84	46.60	-1.6
Greenhouse gas emissions			
Direct emissions (CO <sub>2</sub> teq) <sup>4</sup>	28,941	27,001	7.2
Indirect electricity emissions (CO <sub>2</sub> teq)-MARKET BASED <sup>5</sup>	226,455	258,356	-12.3
Indirect electricity emissions (CO <sub>2</sub> teq)-LOCATION BASED <sup>5</sup>	374,346	395,643	-5.4
Indirect emissions from displacement of employees (CO <sub>2</sub> teq) <sup>6</sup>	108,910	132,734	-17.9
Total emissions (CO <sub>2</sub> teq)- MARKET BASED	364,306	418,091	-12.9
Total emissions (CO <sub>2</sub> teq/employee)	1.86	2.12	-12.1
Average number of employees	195,732	197,408	-0.8

- The scope of the information includes the main operating countries: Argentina, Brazil, Chile, Germany, Mexico, Poland, Portugal, Spain, United Kingdom and United States (excluding Puerto Rico and Miami). The data regarding Banco Popular is included in Spain and Portugal (excluding natural gas and gas oil consumption and the emissions from those fuels and from the employees commuting which only includes the data for Spain). For comparative purposes, the 2016 data has been recalculated with the information regarding Popular. The Bank is currently working to recalculate the 2015 data including Banco Popular.
- Only consumption of mains water is reported.
- 2016 and 2017 figures do not include waste from Argentina and Brazilian sales network.
- These emissions include those arising from the direct consumption of energy (natural gas and diesel) and correspond to Scope 1 defined by the standard GHG Protocol. For the calculation of these emissions, the **2017 DEFRA** emission factors have been applied for 2017 emissions and 2015 DEFRA for 2016.
- These emissions include those resulting from electricity consumption and correspond to Scope 2 defined by the standard GHG Protocol. In 2016 and 2017, **IEA (International Energy Agency)** emission factors were used.
  - Indirect electricity emissions - **Market-based**: zero emissions have been considered for green electricity consumed in Germany, Brazil, Spain, UK, USA, which has meant a reduction of 147,965 tons of CO2 equivalent in 2017 and 159,313 in 2016. For the rest of the electric power consumed has been applied the emission factor of the IEA corresponding to each country.
  - Indirect electricity emissions - **Location-based**: the emission factor of the IEA corresponding to each country has been applied for the totality of electrical energy consumed, regardless of its source of origin (renewable or non-renewable).
- These emissions include the emissions generated by employees working at central services of each country as they commute to work in private car, group transport and or by train, and also includes the business travel of employees when travelling in plane or by car. Employee distribution by type of travel has been determined through surveys or other estimates. For the calculation of emissions resulting from the displacement of employees, the 2017 DEFRA conversion factors have been applied for 2017 emissions and 2015 DEFRA for 2016.
  - Employees commuting to work in **private car** has been estimated with regard solely to the number of parking bays available to employees at the head offices of each country and the consumption mix of petrol/diesel for the vehicle fleet of each country. There is no reported data for employee travel in private vehicles in Argentina, Poland Zachodni or the United Kingdom because this information is not available.
  - The displacement of employees in **group vehicles** has been calculated from the average distance travelled by vehicles rented by Santander Group for the group transport of their employees in the following countries: Brazil, Germany, Mexico, Poland Consumer, Portugal, Spain USA, and within central services in Spain (CGS).
  - There is no reported data for business **trips made by plane** from Poland Geoban or for **business travel** made by car from Poland Geoban and USA Consumer on account of the information not being available.
  - Emissions deriving from the use of courier services have not been included, nor have those generated by transport of cash or from any other kind of products or services arranged or indirectly generated by the financial services provided.