

# ESG Report 2020



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# Governance





## An interview with Michał Gajewski, CEO of Santander Bank Polska

**The year 2020 brought a new reality for Santander Bank Polska, its employees and customers. What were the most important events for the bank last year?**

2020 was a year entirely influenced by the pandemic. It was difficult and challenging for both customers and bank staff. We all had to adapt rapidly to a unique situation that we had never faced before. This was true for customers who were struggling with health or financial difficulties, but also for the banks, which had to react accordingly to provide the support needed. Security, the development of mobile solutions and the use of remote channels became our priorities to an even greater extent than before.

The pandemic has accelerated the digitization and the use of mobile solutions by customers. In our case, this translated into a 10% increase in digitally active customers and almost 20% growth in mobile users. We ended the year with almost 2.5 million customers using their accounts via the internet or mobile app. Last year also witnessed a considerable increase in the number of transactions made through mobile banking or trusted profiles established with our help, and a huge growth in the popularity of BLIK payments.

In order to provide security to our customers and employees, we launched new initiatives promoting remote channels, such as the possibility to open a personal account based on a selfie, without having to leave home. Some of the most important activities that we carried out during the pandemic year included the charity campaign "We Will Double Your Impact", in which over 15,000 people together with Santander Bank Polska and the Santander Foundation raised PLN 5 million. The collected funds have been used to purchase medical equipment and protective clothing for 23 hospitals in Poland, which were indispensable during the COVID-19 pandemic. To support our customers, we have also launched a general information website about banking during the pandemic: [RazemPokonamy.pl](https://RazemPokonamy.pl).

Last year also saw further development of our green finance offer and new related projects, such as photovoltaic and wind farms, but also new products launched by Santander Bank Polska on our market, such as green bonds and loans.

**The pandemic has also strongly affected your clients' businesses. How did you help them overcome the difficulties of running their businesses?**

We have taken very specific measures aimed at individual customers, as well as businesses, to support them in the difficult time of the pandemic. We proposed, among other things, to waive debit or credit card fees, and to postpone repayment of loan, leasing or factoring instalments. With seniors in mind, we launched a fast-track contact line with a

consultant, and we ran educational campaigns which helped this group of customers to bank without leaving home. We introduced good practices ensuring a consistent approach to the identification and servicing of vulnerable customers, i.e. those who found themselves in a difficult situation due to their age, disability, job loss, illness or financial distress.

For many companies it was important to be able to apply through our remote channels for subsidies offered by the Polish Development Fund under the "Anti-Crisis Shield", the option to obtain liquidity guarantees from the Polish Development Fund or ad hoc assistance such as bridge financing or short-term liquidity support for customers requiring an individual approach. We introduced, among other things, automated handling of agreements and collateral for loans with the de minimis guarantee. The process time was shortened from 3 business days to 15 minutes. Last year, we also organised a series of webinars for our clients on the situation in selected sectors and key markets of the Santander Group, as well as training on how to make use of the Anti-Crisis Shield. We also actively used the Santander Trade Alliance website to support our customers' business development and facilitate contacts with companies operating in other markets.

### **Which of the sustainability-related activities conducted by Santander Bank Polska in 2020 are you most proud of??**

Despite the pandemic, Santander Bank Polska did not slow down in its activities which help our clients to be socially responsible or to implement a long-term strategy of supporting the necessary ecological and environmental changes. Among such activities I can mention offering, as the first institution in Poland, financial solutions based on ESG (Environmental, Social, Governance) or SDG (Sustainable Development Goals) principles. These include green bonds, ESG-linked loans or interest rate volatility hedging transactions based on sustainable development principles, i.e. green IRS. We are also involved in financing the largest wind and solar farms in the country, actively supporting the development of RES. In 2020, we financed projects supporting the development of renewable energy worth a total of PLN 146 million.

In addition to customer support, we have also taken internal initiatives to significantly reduce our own environmental footprint. We have done this by switching fully to green energy, replacing our fleet with hybrids and phasing out plastic bottles from our branches and replacing them with filtered water. As a result, we now use 7 tons less plastic annually. We have also significantly reduced the use of paper at our head office and branches. This is due to changes in procedures and processes, which enabled us to send electronic documents to our customers, as well as to eliminate paper documentation in favour of digital archiving.

Alongside climate-related activities, our long-term strategy, based on the principles of responsible banking, also calls for particular attention to the integration of people at risk of exclusion from the financial market, such as seniors or persons with disabilities, within the framework of inclusive banking. To this end, we tailor our offer to the needs of different groups and support internal and external educational projects. In the past year, we focused on protecting our customers from falling out of the financial market due to financial distress caused by COVID-19. We developed Good Practices for Vulnerable Customer Service, an information website for customers with credit repayment problems and resources for advisors. Our activities have been recognised with such distinctions and awards as Polityka's Golden CSR Leaf or second place in the Responsible Companies Ranking organised by Koźmiński Business Hub.

Concern for our employees was also very important in 2020. In the first months of last year, our primary focus was to ensure security, especially for front-line employees serving customers in branches, and to enable a large part of the organization to transition to remote working. We remained in constant contact with the organization. On a quarterly basis, we conducted, among others, Employee Experience surveys (the so-called employee NPS), in which we asked about the expectations and needs of employees. Based on that, we set up four task groups (hot spots) which worked on addressing the most important issues for employees. The bank also focused on transparent communication, employee development, building a diverse and inclusive work environment and a feedback culture. We also continued our leader transformation program, strengthening their management competencies, especially during the pandemic when a large number of leaders had no direct contact with their teams.

### **What challenges will Santander Bank Polska face in the coming years? How will the bank respond to them?**

In pursuing our responsible banking agenda, the key challenges we identify both this year and in the years ahead are those arising from the implementation of the European Green Deal. For us, the European Commission's initiative to

achieve climate neutrality in Europe by 2050 implies new product development, changes in climate risk management, but also regulatory pressures. In the coming decades, the growing importance of sustainable finance issues will be very noticeable for the entire financial sector. At Santander Bank Polska, we are ready to actively support our customers in the changes that need to take place over the next two decades. Particularly in Poland, where about 70% of energy comes from coal, this process will require a lot of effort from the industry and the power sector, but also a lot of experience and agility on the part of financiers. That is why green finance is such an important point in our strategy. Our experience in promoting and launching new products, as well as our expert knowledge in this area, will be an important asset in the future for responding to our clients' needs.

Therefore, a major challenge for Santander Bank Polska in the coming years will be the green agenda in terms of products, but also climate risk management.

#### **What are the main objectives of Santander Bank Polska for the coming years?**

Our planned activities and the main goals for the coming years are a response to all the challenges ahead of us, but also to the expectations of our stakeholders and the majority shareholder. In the nearest future, climate issues will be a key topic, which will be reflected in the bank's further activity related to the work on the climate strategy or strengthening climate risk management, in particular with regard to credit procedures and policies. The coming years will also see the development of our green offering for retail and SME customers, as well as the alignment of our products and portfolio with the Net-Zero strategy announced by the Santander Group. According to this strategy, by 2050 the entire Group will be zero carbon, both in terms of internal emissions caused by, for example, electricity consumption, business travel or car fleet operations, but also in terms of emissions that result from our financing. As part of this goal, from 2030 we will stop financing energy companies whose revenues from thermal coal production account for more than 10% of total revenues. Within a decade, we plan to completely reduce the bank's exposure to thermal coal producers – this includes all the contracts we have concluded in the past. These are the next steps taken by our bank following the withdrawal from financing new thermal coal mines and new coal-based thermal power units, announced in 2019. All of these commitments mark a huge change for Santander Bank Polska, but they are a product of the transformations that will need to take place across our economy and energy sector. We also remain consistent in our internal long-term goals, such as ensuring diversity in the composition of the management team and equal pay. One of the important challenges will be to maintain high levels of employee engagement and satisfaction, and to further develop the competencies of our leaders with a strong emphasis on the human aspect, empathy and a focus on fellow human beings.



## About Santander Bank Polska



We are one of the three largest banks in the Polish banking sector and, taking into account our ownership structure, the largest private bank in the country. We are the parent company of the Santander Bank Polska Group. (which altogether provides services to over **7.1 million customers**).

*GRI: 102-1, 102-2, 102-3, 102-4, 102-5, 102-6, 102-7, 102-45, 201-1, 103-1, 103-2, 103-3, Custom indicator (Number of bank access points in Poland, including branches broken down into outlets operated by the bank and partner outlets)*

*ESG: E- Environment Our approach to the environment, ESG: G – Governance*

*PRB 2 Impact*

Our company is listed on the **Warsaw Stock Exchange** and its shares are included among others in the most important **WIG20** index, **WIG-Banks** sector index and **WIG-ESG** index of socially responsible listed companies.

**As a universal bank, we offer a full range of services to individual and institutional customers, from small and medium-sized enterprises to the largest companies and corporations and public sector institutions.**

We have one of the largest networks of branches and partner outlets, and we provide services through electronic channels, including mobile banking. Our mission is to help people and businesses prosper and our vision is to become the best retail and business bank, earning the lasting loyalty of employees, customers, communities and shareholders. Customer-centricity, or adapting to the needs of our customers, is our priority.

### Our financial services



Cash management



Payment and trade  
finance services

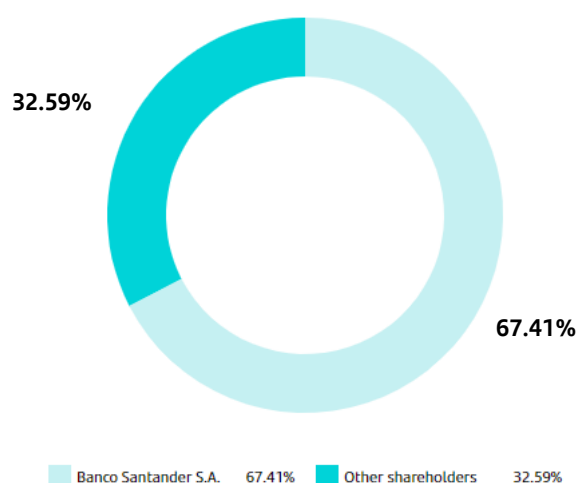


Capital market, money market,  
foreign exchange and derivative  
transactions



Underwriting  
and brokerage activities

Shareholding structure of Santander Bank Polska S.A.  
(as at 31.12.2020)



Bank w liczbach

	2020	2019	2018	2017
<b>Customers</b>				
Total number of bank customers (in thousands)	5,215	5,049.5	4,884	4,412
Santander Internet – registered customers (in thousands)	4,179	4,424	4,019	3,388
Santander Internet – active customers (in thousands)	2,756.5	2,510	2,345	2,056
Santander mobile – active mobile customers (in thousands)	1,865	1,577	1,338	1,094
iBiznes24 – registered businesses (in thousands)	21	18	17	15
<b>Outlets</b>				
Branches***	468	515	612	576
Partner Outlets	138	134	123	109
<b>Banking centres</b>				
Business and Corporate Banking Centres	19	19	12	12
<b>ATMs and CDMs</b>				
ATMs	731	774	858	948
CDMs	0	3	4	13



Dual-function machines	930*	923**	900	771
<b>Employees</b>				
Number of employees (as at 31.12.)	10,671	10,867	12,641	11,489
<b>Financial results</b>				
Profit attributable to shareholders of the bank (in PLN million)	1,037.2	2,138.3	2,365	2,213.1
Profit for the period (in PLN million)	738.4	2,113.5	2,167	1,916.2
Total assets (in PLN million)	203,140.5	181,471.5	183,038.6	132,863.3
Total liabilities (in PLN million)	177,717.7	157,293.9	159,178.2	112,024.4
Total equity (in PLN million)	25,422.8	24,177.6	23,860.4	20,838.8
ROE	3.3%	10.1%	11.4%	11.0%
Loans/Deposits	73.9%	81.8%	84.2%	88.6%
Capital ratio	23.34%	19.58%	14.04%	18.95%

\*\* of which 426 recyclers

\*\* of which 398 recyclers

\*\*\* Including: Branches, Off-side Locations, Santander Zones

**2nd**

Santander Bank Polska's ranking in the domestic market in terms of the number of ATMs and CDMs

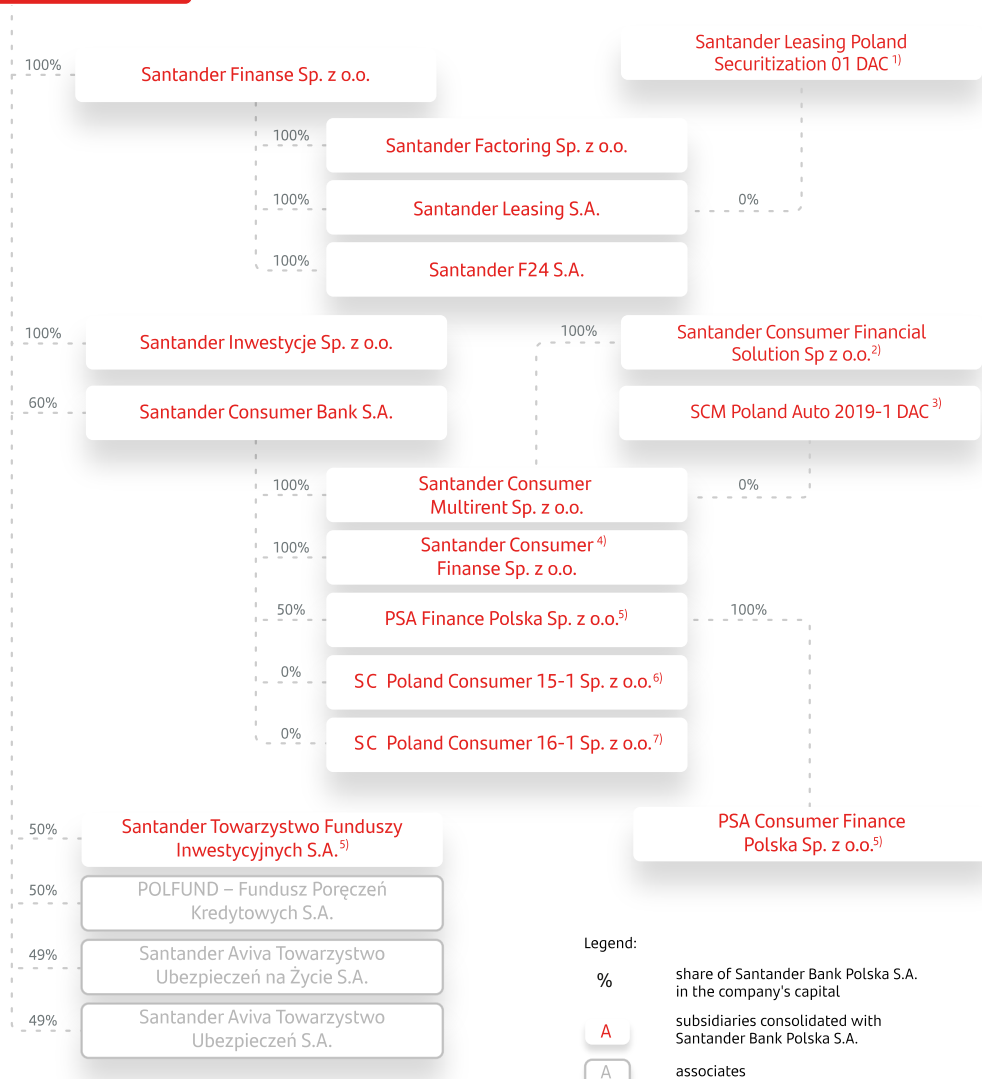
**28**

The number of new recyclers installed, i.e. dual-function ATMs with a closed cash cycle

## Santander Bank Polska Group

The Santander Bank Polska Group encompasses Santander Bank Polska S.A. and companies offering specialised products to customers, including investment funds, brokerage services, insurance, leasing and factoring. All Group companies are capital related and covered by consolidated financial statements.

## Santander Bank Polska S.A.



[1] Santander Leasing Poland Securitization 01 Designated Activity Company with its registered office in Dublin is a special purpose vehicle incorporated on 30 August 2018 for the sole purpose of securitisation of lease and credit portfolio. The company does not have any capital or personal connections with Santander Leasing S.A. which exerts control over the entity.

[2] Information regarding Santander Consumer Financial Solutions Sp. z o.o. is presented in Chapter X of the Management Report on the Activities of the Santander Bank Polska Group in 2020

[3] Information regarding SCM Poland Auto 2019-1 Designated Activity Company is presented in Chapter X of the Management Board Report on the Activities of Santander Bank Polska Group in 2020.

[4] The Extraordinary General Meeting of Santander Consumer Finanse Sp. z o.o. on 23 December, 2020 decided to dissolve the company and put it into liquidation as of 31 December, 2021.

[5] It is the opinion of the Management Board of Santander Bank Polska S.A. that the shareholding of Santander Consumer Bank S.A. (SCB S.A.) in PSA Finance Polska Sp. z o.o. is a subsidiary undertaking for the purposes of the consolidated reporting given the direct control exerted by SCB S.A. and indirect control by Santander Bank Polska S.A.

[6] SC Poland Consumer 15-1 Sp. z o.o. and SC Poland Consumer 16-1 Sp. z o.o. are SPVs set up for the purpose of securitisation of a part of SCB S.A. credit portfolio. Their shareholder is a legal person that has no ties with the Group. The companies are controlled by SCB S.A. as they meet the conditions laid down in IFRS 10.7.

*[7] Both owners of Santander Towarzystwo Funduszy Inwestycyjnych S.A. (Santander TFI S.A.), i.e. Santander Bank Polska S.A. and Banco Santander S.A., are members of Santander Group, each holding an equal stake of 50% in the company's share capital. Santander TFI S.A. is controlled by Santander Bank Polska S.A.*



## About Santander Group

Since 2011, Santander Bank Polska S.A. has been part of the international Banco Santander Capital Group, known as the Santander Group, one of the largest financial groups in the world. Its parent company is Banco Santander S.A. with its operational headquarters in Madrid.

Founded in 1857 in Santander, Spain, it is today one of the largest commercial banks in the world. It is mainly engaged in retail banking, but is also active in private, business and corporate banking as well as in the asset management and insurance markets. The Santander Group has a broad geographic diversification, but is most strongly focused on ten key markets, including Poland.

### Santander Group in figures

**2nd**

in the eurozone in  
terms of market capitalisation

**32nd**

in the world in  
terms of market capitalisation

**191,200**

employees

**11,200**

branches

**148 million**

customers in Europe and the  
Americas

**EUR 5.1**

**billion**

of attributable profit



## Management structure



GRI: 102-18, 102-22, 102-23, 102-24, 102-26, 102-27, 102-28

ESG: G – Government, ESG: E- Environment

### Management Board of Santander Bank Polska S.A.

Santander Bank Polska S.A. is managed and represented by a Management Board which:

- defines the bank's mission;
- sets out long-term plans, activities and strategic objectives;
- provides assumptions for business and financial plans;
- approves the plans and monitors their implementation;
- keeps the Supervisory Board informed of the bank's situation to the extent and at times agreed with the board;
- appoints standing and ad hoc committees and designates persons responsible for steering their work.



Composition of the Board of Directors (as at 31 December 2020)



*Michał Gajewski*  
CEO



*Andrzej Burliga*  
Vice-President of the Management Board in charge of the Risk Management Division



*Michael McCarthy*  
Vice-President of the Management Board in charge of the Business and Corporate Banking Division



*Juan de Porras Aguirre*  
Vice-President of the Management Board in charge of the Corporate and Investment Banking Division



*Arkadiusz Przybył*  
Member of the Management Board in charge of the Digital Transformation Division



*Patryk Nowakowski*  
Vice-President of the Management Board in charge of the Retail Banking Division



*Maciej Reluga*  
Member of the Management Board in charge of the Finance Management Division, Chief Economist



*Carlos Polaino Izquierdo*  
Member of the Management Board in charge of the Financial Accounting and Control Division



*Dorota Strojewska*  
Member of the Management Board in charge of the Business Partnership Division

## Supervisory Board of Santander Bank Polska S.A.

The Supervisory Board exercises ongoing supervision over the bank's activities and may set up committees and appoint persons responsible for managing their work. The following committees of the Supervisory Board operate in our bank:

- Audit and Compliance Committee,
- Risk Committee,
- Nominations Committee,
- Remuneration Committee.

Composition of the Supervisory Board (as at 31 December 2020)



*Gerry Byrne*  
Chairman of the Supervisory Board



*José Luis de Mora*  
Vice-Chairman of the Supervisory Board



*Dominika Bettman*  
Member of the Supervisory Board



*Jose Garcia Cantera*  
Member of the Supervisory Board



*Danuta Dąbrowska*  
Member of the Supervisory Board



*Isabel Guerreiro*  
Member of the Supervisory Board



*David R. Hexter*  
Supervisory Board Member



*John Power*  
Member of the Supervisory Board



*Jerzy Surma*  
Member of the Supervisory Board



*Marynika Woroszyńska-Sapieha*  
Member of the Supervisory Board

All members of the Management Board and all members of the Supervisory Board of Santander Bank Polska S.A. meet the requirements imposed by force of Article 22aa of the Banking Law of 29 August 1997 regarding restrictions on the number of functions held in Management Boards and Supervisory Boards of other companies.

The selection of members of the Management Board and Supervisory Board is governed by the respective policies. This is done taking into account the diversity strategy in the selection process, the assessment of qualifications and the succession of supervisory and management bodies.

For more information on the election rules, see the Management Report on the activities of the Santander Bank Polska S.A. Group in 2020:

[https://www.santander.pl/regulation\\_file\\_server/time20210223094128/download?id=162275&lang=pl\\_PL#\\_Toc64809007](https://www.santander.pl/regulation_file_server/time20210223094128/download?id=162275&lang=pl_PL#_Toc64809007).

The Management Board develops its knowledge on economic, environmental and social topics. It also receives reports on regular dialogues with stakeholders on ESG topics of crucial significance for the Bank and participates in their analysis. Since 2020, the assessment of the achievement of the [Responsible Banking](#) strategy objectives, including the implementation of actions to support the environment and counteract climate change, has been one of the criteria for determining the amount of the bonus awarded to the members of the Management Board and the Chairman of the Supervisory Board. Santander Bank Polska is the first member of the Santander Group to introduce such a solution.



## Our approach to sustainable development



The objective of sustainable and socially responsible development of Santander Bank Polska S.A. is to build long-term value for all stakeholders.

GRI: 102-12, 102-15, 102-18, 102-20, 102-26, 102-29, 102-31, 102-32, 103-1, 103-2, 103-3, 102-31, 203-2, Custom indicator (Description of the bank's strategy, including its approach to managing responsible business and sustainability issues)

ESG: E – Environment, ESG: S – Social, ESG: G – Governance

PRB 1 Alignment, PRB 2 Impact, PRB 5 Governance & Target Setting, PRB 6 Transparency & Accountability

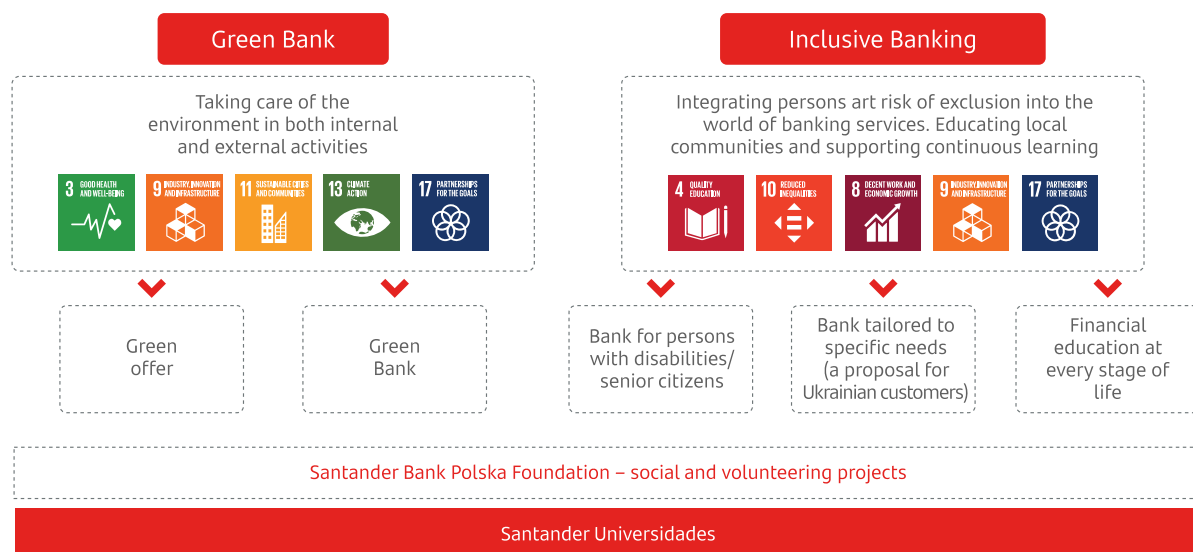
Our approach to responsible business and sustainable development is defined by our Responsible Banking strategy, which is an integral part of our overall business strategy.

In our activities, we focus on achieving the objectives arising from the UN Sustainable Development Strategy that are most consistent with our business activities and over which we have the greatest influence as a financial institution.



## Responsible Banking objectives for 2020

The two main pillars on which we build our responsible banking are environment and inclusivity.



The objectives set within the Responsible Banking strategy as mandatory to achieve, affect the annual performance evaluation of all employees. Additionally, three of them have an impact on the level of the Management Board's bonus pool.

### Public commitments

2020

Top 10 employers	Top Employer certificate	
Women in senior positions	35%	
Equal Pay Gap indicator	2.5	Goals that influence the level of the Management Board's bonus pool
Number of people financially empowered	14,897	
Green finance raised and facilitated	EUR 187 mln	
Electricity purchased from renewable sources	100%	
Phasing out single-use plastic (% of goal achieved)	100%	
Scholarships, internships, entrepreneurship	3,291	
Number of people helped	174,511	

We are also involved in responsible banking initiatives. We were one of the initiators of the Responsible Selling Declaration project. The Declaration Council includes Joanna Jabłońska-Białowąs, Chief Customer Officer at Santander Bank Polska S.A. We actively participate in the further development of the initiative which in 2020 attracted new signatories.



In 2020, we became a partner of the Sustainable Cities programme, an initiative in line with the Sustainable Development Goals (SDGs), in particular Goal 11 – Sustainable cities and communities.

The year 2020 was unprecedentedly difficult for all of us. Most of the activities and projects aimed at customers and communities were therefore focused on responding to their needs arising from the COVID-19 pandemic. At Santander Bank Polska, we took a number of measures to support customers in their daily affairs during the challenging time. For more information see the [Customers tab in chapter Our engagement – Support to individual customers](#).

## Policies and documents defining the approach to sustainable development

Our general voluntary ethical, social and environmental commitments and principles, which go beyond the legal framework, are contained in the Sustainability Policy, which is supplemented by a number of additional documents, such as:

- Climate Change and Environmental Protection Management Policy
- Human Rights Policy
- Corporate Volunteering Policy
- sectoral risk management policies for sensitive sectors, including the defence, energy, mining and metals and timber industries.

## Responsible Banking and Corporate Culture Committee of Santander Bank Polska

The bank's CSR area is managed by the Responsible Banking and Corporate Culture Committee, chaired by the CEO.

The Committee's duties and responsibilities include:

- defining strategies and annual objectives in the field of responsible banking and corporate culture,
- managing responsible business policy and corporate culture in Santander Bank Polska Group,
- ensuring the implementation of the provisions of the social and environmental policies of Santander Bank Polska,
- approving long-term action plans on responsible banking and corporate culture of Santander Bank Polska,
- coordinating the responsible banking strategy and corporate culture, providing oversight and aligning with the Group's business objectives,
- monitoring and evaluating undertakings and projects implemented under the strategy,
- conducting an analysis of the organisation in terms of responsible banking and compliance with corporate culture standards.



## Our stakeholders

When developing and implementing socially responsible business activities, it is crucial to identify our stakeholders - all the people, organisations and institutions that are influenced by our activities or have an impact on our organisation.

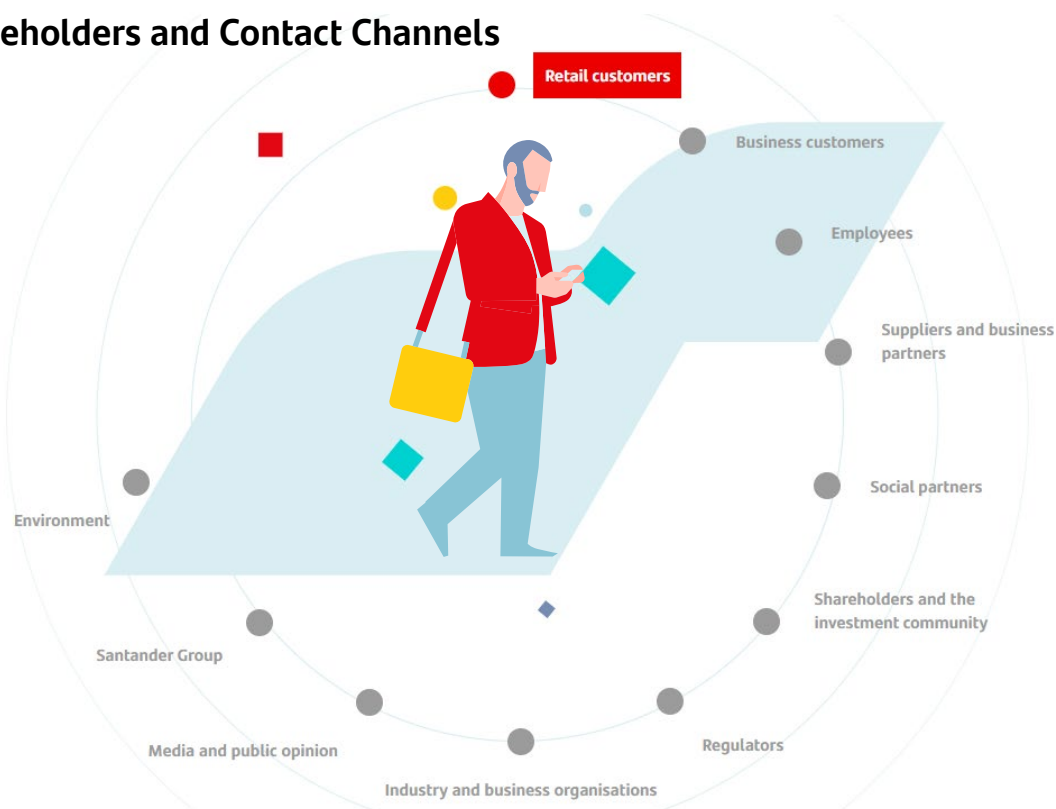
GRI: 102-21, 102-40, 102-42, 102-43, 102-44

PRB 4 Stakeholders

ESG: G – Government

All those we influence and who influence us are the stakeholders of Santander Bank Polska Group. We map our stakeholder groups and the channels used to contact them, study their diverse needs and mutual influence, and above all maintain interactions and dialogue with them.

### Map of Stakeholders and Contact Channels



## Retail customers

### Contact Channels:

- bank outlets
- website and other online channels (bank blog, Facebook, Twitter, LinkedIn, Bank of Ideas)
- customer satisfaction surveys
- meetings, conferences and training courses
- online advisor
- video chat
- web form

## Business customers

### Contact Channels:

- bankers and advisors
- Corporate Banking Centres
- conferences
- virtual trade missions
- opinion polls and satisfaction surveys
- online advisors

## Employees

### Contact Channels:

- employee opinion surveys
- intranet
- Business and Corporate Banking Centres
- newsletters, bulletins, mailings
- meetings with top management
- integration events, workshops and trainings

## Suppliers and business partners

### Contact Channels:

- direct contact
- conferences and industry events

## Social partners

### Contact Channels:

- face-to-face meetings and cooperation
- stakeholder dialogue sessions
- activities of the Santander Bank Polska Foundation
- participation in conferences and local events
- corporate volunteering

## Shareholders and the investment community

### Contact Channels:

- quarterly performance results presentations (meetings, conferences, stock exchange messages and press releases)
- General Meeting of Shareholders

## Regulators

### Contact Channels:

- reports
- formal correspondence
- day-to-day cooperation during supervisory audits

## Industry and business organisations

### Contact Channels:

- face-to-face meetings and cooperation

## Media and public opinion

- Contact Channels:
- press conferences and briefings
- interviews, expert commentaries
- face-to-face meetings
- press releases
- social media channels

## Santander Group

### Contact Channels:

- reports
- meetings and exchange of experience

## Environment

### Contact Channels:

- CSR reports
- reports to institutions
- contacts and cooperation with environmental organisations

## Engaging stakeholders



Engaging stakeholders and getting to know their opinions is the foundation to the dialogue. That is why we have held 10 dialogue sessions since 2014.

Dialogue sessions according to the AA1000SES standard, which are attended by representatives of our social and business partners, are used to find out stakeholder opinions and expectations towards our bank and its Responsible Banking activities. We listen carefully to our stakeholders' suggestions. We analyse them and take them into account in the implementation of our strategy, in the processes of business planning and reporting of non-financial data.

The last dialogue session took place in April 2021 and was dedicated to Santander Bank Polska's role in the green transformation, and was attended by representatives of NGOs, experts and our clients.





## Risks and impacts



We use risk management policies to measure risks taken, to identify the best risk-reward ratio and to regularly set and review appropriate limits that reduce or exposure to risk.

GRI: 102-11, 102-15, 102-30, 103-1, 103-2, 103-3

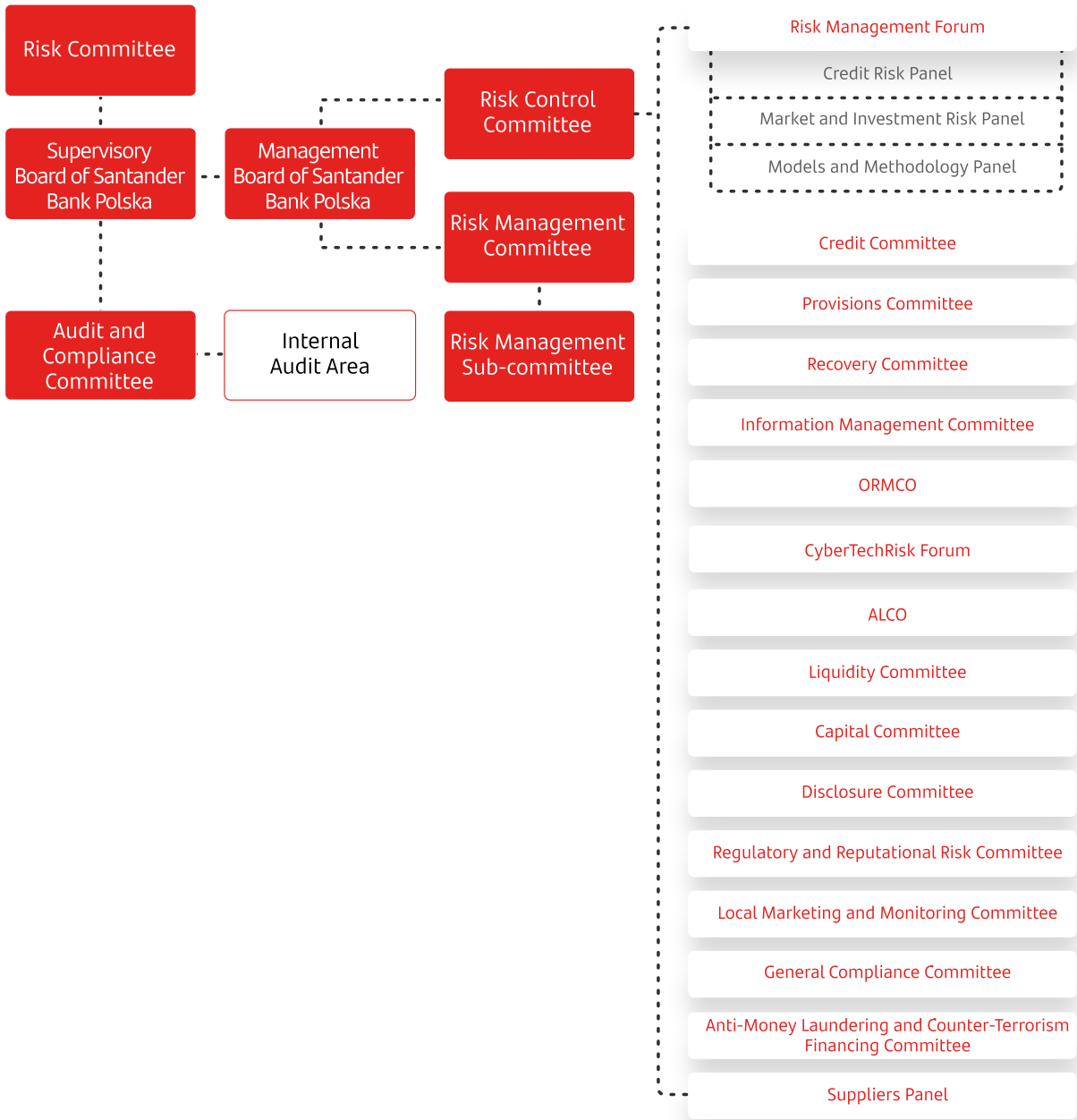
PRB 1 Alignment, PRB 2 Impact

EC/TCFD

ESG: E – Environment, ESG: G – Governance

Santander Bank Polska Group continuously modifies and develops its risk management methods, taking into account changes in the Group's risk profile, the economic environment, regulatory requirements and market's best practices. This is guided by the Management Board and the Supervisory Board who also actively support risk management strategies through the acceptance of key risk management policies, participation in risk management support committees, review and acceptance of risks and reporting on the risk level.

Risk management system



## Three lines of defence

The identification, measurement, monitoring and mitigation of risk is the responsibility of all the Bank's units which are organized into the so-called three lines of defence.

First line of defence	Second line of defence	Third line of defence
<p>Management of risks in the bank's operational activity is based on business units which, as part of their day-to-day activities, generate risks that affect achievement of the bank's objectives.</p> <p>The first line of defence includes activities performed by each employee to ensure the quality and correctness of the completed tasks.</p> <p>The first line of defence checks the compliance with procedures and responds to any identified irregularities.</p> <p>The rules of independent monitoring as part of this line of defence are established by the Management Board member in charge of a Division or a bank/Area director or the President of the Management Board of a subsidiary in the form of relevant internal regulations, taking into account the segregation of duties.</p>	<p>Risk management by employees in dedicated roles or organisational units and the operations of the compliance unit.</p> <p>Risk management as part of the second line of defence is independent from risk management in the first line of defence.</p> <p>The second line of defence comprises functions which support the bank's management in identification and management of risks. To that end, the second line of defence provides relevant tools, develops internal regulations and techniques for managing, monitoring, verifying, testing and reporting risks.</p> <p>The units of the second line of defence conduct independent vertical monitoring in order to verify whether the first line of defence takes effective measures and applies the required controls.</p>	<p>This role is fulfilled by the Internal Audit function which is responsible for independent and objective examination and assessment of the adequacy and effectiveness of the first- and second-line controls and reviewing and evaluating the management system of the bank and its subsidiaries, including the effectiveness of managing the risk related to the operations of the bank and its subsidiaries.</p>

## Risk identification and management

The level of acceptable risk and the risk limits are defined in the bank's "Risk Appetite Statement" adopted by the Management Board and approved by the Supervisory Board. Based on the limits set out therein, observation limits are set and risk management policies are constructed. Santander Bank Polska Group continuously analyses the risks to which it is exposed in its operations – identifies their sources and creates risk management mechanisms, including their measurement, assessment, control/monitoring, mitigation and reporting.

The following significant risks have been identified in the risk management system:

W systemie zarządzania ryzykiem wyróżnia się następujące istotne ryzyka:



The detailed rules, roles and responsibilities of the Group's entities are described in the relevant internal policies concerning the management of individual risks. Both the bank and its subsidiaries implement risk management policies and procedures that reflect the principles adopted by Group. Within the limits and on the basis of the applicable law, supervision of the risk management system is exercised by the bank, guided by the rules relating to the supervision of the subsidiaries comprising the Group.

#### Operational risk

		Possible significant negative impact on the following areas				
Description of the risk	Risk management					
		Social	Employees	Environmental	Human rights	Anti-corruption
<i>Risk defined as the loss resulting from the inadequacy or unreliability of internal processes, people and systems, as well as from external events.</i>	The bank and the Group apply the „Operational Risk Management Strategy”. In addition, they also comply with specific policies, procedures and guidelines which describe how risks are identified, assessed, monitored and mitigated. The operational risk management standards are defined by the Operational Risk Management Committee (ORMCO).	✓	✓	✓	✓	✓

**Compliance risk**

(regulatory risk; conduct risk; anti-money laundering and terrorist financing risk; and reputational risk).	Possible significant negative impact on the following areas				
Description of the risk	Risk management	Social	Employees	Environmental	Human rights Anti-corruption
<p>Compliance risk is understood as the risk of legal, regulatory sanctions, material financial loss affecting performance, or adverse reputational impact which may occur as a result of non-compliance with laws, internal regulations and market standards.</p>	<p>In the process of compliance risk management, the control function includes the application of controls, independent monitoring of compliance and reporting.</p> <p>The control function is carried out through the so-called three lines of defence:</p> <ul style="list-style-type: none"> <li>compliance risk in operational activities; as part of the implementation of processes in both the conduct of business areas (so-called: <i>conduct of business</i>) and other areas of the bank's operations (so-called: <i>non conduct of business</i>).</li> <li>The second line of defence consists of ongoing vertical verification and vertical testing, the scope of which is adapted to the specifics of the process and the level of risk. The tasks of the second line of defence are carried out by the Compliance Assurance Department or another designated organisational unit, acting on the basis of internal regulations</li> <li>The third line of defence consists of the activities of the internal audit function.</li> </ul> <p>In addition, there are specialist committees to support risk management processes.</p> <p>Among the applicable policies in force, the General Code of Conduct and the</p>	✓	✓	✓	✓

Corporate Defense Policy should be highlighted.

### Reputational risk

(a component of compliance risk)

		Possible significant negative impact on the following areas				
Description of the risk	Risk management					
		Social	Employees	Environmental	Human rights	Social
The risk of damage to the image of the bank and the Santander Group, as perceived from the perspective of the bank's and the Group's customers, their employees, shareholders and the wider community. It occurs as a result of the materialisation of other risks, including the various categories of Compliance Risk.	The risk of damage to the image of the bank and the Santander Group, as perceived from the perspective of the bank's and the Group's customers, their employees, shareholders and the wider community. It occurs as a result of the materialisation of other risks, including the various categories of Compliance Risk.	✓	✓			



**Social and environmental risks of financing**

	Possible significant negative impact on the following areas				
Description of the risk	Risk management	Social	Employees	Environmental	Human rights
<i>Social and environmental risks arising from client activities in sensitive sectors. It is also a component of reputational risk</i>	<p>The overarching document on social and environmental risks is the „Santander Bank Polska S.A. Sustainability Policy“, which covers the entire Group. In terms of risk, it is complemented by sectoral risk management policies for „sensitive sectors“ such as defence, energy, agri-food (soft commodities) and the financing policy for sensitive sectors.</p> <p>Each sector policy defines the scope of its application, the activities prohibited or restricted by the Santander Group in relation to such sector, the acceptance thresholds for transactions, as well as the responsibility for each policy and the process for updating it.</p> <p>Furthermore, the bank respects international good practices of social welfare and environmental protection, especially the Equator Principles.</p>	✓	✓	✓	✓

**Social and environmental risks**

The social and environmental risks are addressed in the Sustainability Policy of Santander Bank Polska S.A. and the supplementary Climate Change and Environment Management Policy. In these documents we make a commitment to take into account ethical, social and environmental dimensions, as well as financial criteria and risk factors in our decision-making process. We apply environmental policies for high-risk sectors in which we define the criteria for providing financial products and services (including all forms of financing, insurance services, asset management services, equity investments and advisory services).

- Energy Policy
- Mining and Metals Policy

- Defence Sector Policy
- Soft Commodities Policy

In 2019, we introduced environmental and social risk management aspects as criteria for evaluating projects of the corporate and investment banking segment. We implemented a procedure defining a mandatory process for the bank to analyse the socio-environmental risks that may arise in connection with the commercial activities carried out by our clients. From 2020, all the bank's contracts with businesses that use coal include clauses prohibiting the use of granted finance for coal mining and production purposes. A dedicated socio-environmental risk unit is responsible for assessing the risks.

## Risk culture

We are building a risk culture among employees in our organisation. We regularly conduct activities to strengthen awareness of risks, responsibility for managing them and ways to respond to them. As part of these activities, we carry out various initiatives aimed at employees, including a regular Risk Culture Week.

Five principles of our Risk Pro culture:

- accountability
- resilience
- simplicity
- challenge
- customer focus

## Pandemic risks

In 2020, in the area of risks, the Santander Bank Polska Group focused on countering the risks arising from the COVID-19 pandemic. In a situation of epidemiological threat, operational risks related to the unavailability of human resources (employees and third parties) and buildings (branches and the Business Support Centre) were identified as crucial.

During the pandemic, the importance of cyber security also increased significantly due to the massive shift to remote working (covering almost all processes) and the rapidly growing use of remote channels by customers in sales and after-sales processes. The Group continuously monitored and took actions to mitigate risks concerning customers and employees, actively warned about emerging threats and exercised enhanced supervision over areas exposed to fraud risk.

Crisis units set up by the Group (i.e. dedicated committees appointed in emergency situations) prepared a Pandemic Response Plan, including preventive and reactive actions. As part of the activities related to the course of the pandemic, the Group's organisational units reviewed continuity plans on an ongoing basis, including the effectiveness of the adopted recovery strategies in the event of unavailability of key personnel. Priorities were defined for critical activities.

The development of risk indicators for loan portfolios in the wake of the COVID-19 pandemic and the lockdown of many areas of the economy was monitored with increased attention. Numerous internal regulations aligned as a matter of urgency, management reports and early warning systems were expanded and early restructuring measures were strengthened to limit the impact of the downturn.



## Our business strategy



For years, our mission, vision and values have remained unchanged. We rely on the values and principles that we believe in, which have been with us since the beginning. The current strategy of the Santander Bank Polska Group is a continuation of the previous directions of development.

*GRI: 102-12, 102-15, 102-29, Custom indicator (Description of the bank's strategy, including its approach to managing responsible business and sustainability issues)*

*PRB 1 Alignment, PRB 2 Impact, PRB 4 Stakeholders*

*ESG: E – Environment, ESG: S – Social, ESG: G – Corporate Governance*



### MISSION

*To help people and businesses prosper*



### VISION

*To be the best open financial services platform by acting responsibly and earning the lasting loyalty of our people, customers, shareholders and communities*



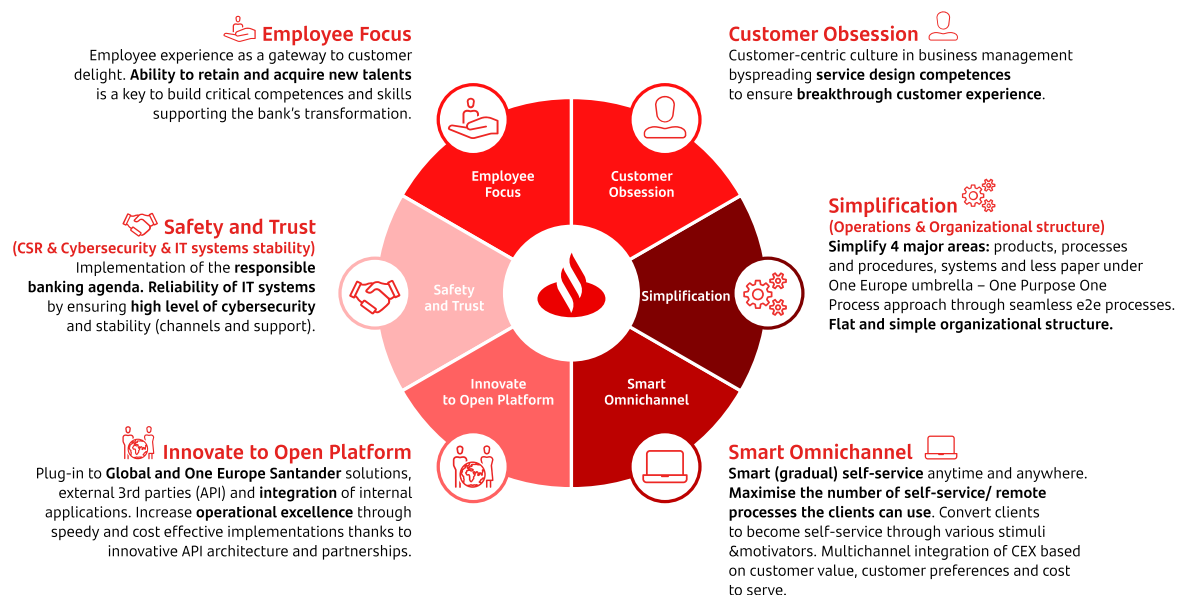
### VALUES

*Simple, Personal, Fair*

## Six strategic directions for 2021-23

The strategy of Santander Bank Polska promotes a customer-centric approach to business management through continuous improvement of service quality and product range. A special focus is placed on digitalisation and simplification of processes from the customer's perspective, which results in increased operational efficiency, simple solutions, and transparency of the offer. It also promotes the corporate culture which is focused on increasing engagement and motivation of employees and social responsibility of the organisation. The outbreak of the pandemic in 2020 further enhanced the development direction set by the bank.

As part of the adopted strategy, six strategic directions for 2021-2023 were identified: Customer obsession, Employee focus, Simplification, Smart omnichannel, Open platform and Safety and trust. Two of them – Simplification and Smart omnichannel – have the greatest transformation value. The strategic goals pursued as part of strategic directions Focus on our key stakeholder groups: employees, customers, communities and shareholders. These directions guided our actions in 2020.



The 6 strategic directions highlight the key areas we want to focus on in our transformation. They serve as a compass that:

- consolidates the objectives we want to achieve in relation to our employees (Employee Focus), customers (Customer Obsession), communities and shareholders (Safety and Trust);
- addresses all the recommendations for implementation identified in the diagnosis of the bank's current operating model, hence we perceive Simplification and Smart Omnichannel as the two directions with the strongest transformational potential;
- takes fully into account the vision laid down in the Santander Group's regional One Europe strategic plan; emphasises the foundations on which we want to build our growth (Safety and Trust), with a particular focus in the area of responsible banking and Corporate Social Responsibility;
- points to the ambition to build competitive advantages through Innovation to Open Platform.

## Results of strategic activities of the Santander Bank Polska Group in 2020 and ambitions for 2021-2023

While defining our strategic directions, we also identify strategic goals and key measures of success that allow us to track our progress.

## Strategic direction: caring for employee

### Strategic goal

#### Engaged employees

##### Actions taken

- We ensured the safety and well-being of employees during the COVID-19 pandemic
- We streamlined a significant number of employee processes
- We continued to further develop our working model based on the Agile methodology
- We promoted diversity, equal treatment and inclusiveness
- We supported talent development

##### Key success measures

- Becoming a leading employer in the banking sector (Top Employer Poland 2020 certificate)
- Implementing the remote work culture and designing the hybrid work model
- Launching wellbeing programs and promoting of healthy and environmentally friendly lifestyle (BeHealthy, SantanderGO)

##### Our ambitions

- We will continue to develop an organizational culture based on the Simple, Personal, Fair values
- We will increase our employee engagement and maintain our leading employer title
- We will attract and retain the best employees
- We will continue to develop key competencies (including leadership competencies)

## Strategic direction: Simplification

### Strategic goal

#### Simple, agile, light organization

##### Actions taken

- We have simplified our product offering and a number of key customer service and after-sales processes
- We have significantly reduced the volume of paper used in our processes

##### Key success measures

- Decrease in the consumption of paper (we saved over 3,000 trees in 2020)
- Increase in the number of customers using e-communication
- Reduction in the number of products
- Introduction of SMS authorization of payments and cash transactions in branches

##### Our ambitions

- We will continue our efforts to eliminate paper documents in favour of electronic communication
- We will focus on further simplification of processes and products and optimization of the organizational structure

## Strategic direction: customer obsession

### Strategic goal

#### Clients with a lasting relationship with Santander

##### Actions taken

- We have accelerated the digitization and simplification of processes
- We have supported our customers throughout the COVID-19 pandemic
- We have simplified the language used to communicate with customers

##### Key success measures

- Increase in NPS mass vs 2019 (systematic upward trend since early 2020)
- **Our ambitions**
- We will ensure lasting customer relationships through products designed using service design competencies based on carefully collected and segmented customer voice
- We will increase the localization and digitalization of our customers
- We will continuously improve the level of customer satisfaction (NPS)

## Strategic direction: omni-channel

### Strategic goal

#### Self-service and remote bank

##### Actions taken

- We have accelerated the digitization of processes
- We have increased the availability of processes in remote channels
- We have reduced the number of processes requiring a customer visit at a branch
- We have maximized the consistency of the customer experience standards across all channels

##### Key success measures

- 3 million digital customers
- Growth in the number of transactions made in remote channels
- Increase in product sales in self-service channels
- Growth in paperless transactions executed without traditional signatures

##### Our ambitions

- We will maximize the use of self-service and remote channels in key sales and after-sales processes
- We will increase the number of digital customers
- We will enhance customer comfort and satisfaction in using remote channels of contact with the bank



## Strategic direction: evolution to an open platform

### Strategic goal

#### Best financial services platform

##### Actions taken

- We have supported the further evolution to an Open Platform in collaboration with Santander Group and external Partners
- We have developed open banking through Santander Open

##### Key success measures

- Launching the GTS platform providing new digital services to corporate customers
- Expanding cooperation with external partners
- Growing number of customers using Santander Open (PSD2 aggregator)

##### Our ambitions

- We will continue to develop and improve the Open Financial Services Platform

## Strategic direction: Safety and Trust

### Strategic goal

#### Customer safety and trust in the bank

##### Actions taken

- We have continued sponsorship projects in the areas of sports, culture and education
- We have promoted cybersecurity awareness and culture
- We have supported and provided assistance to customers in all segments in connection with COVID-19
- We have improved the stability of IT systems
- We have supported the development of the Green Offer and the Green Bank

##### Key success measures

- Coordination of the issuance of Poland's first sustainable development bonds worth **EUR 1 billion**
- **100%** of energy purchased by the bank comes from renewable sources
- Continuation of the strong stability trend with a decrease in the number of incidents
- Implementation and co-financing of several dozen projects within the Santander Bank Polska Foundation
- Implementation and co-financing of several dozen projects within the Santander Bank Polska Foundation

##### Our ambitions

- We will continue to advance leadership development, employee focus, diversity, equity and an inclusive work environment
- We will expand our Green Offer
- By implementing measures to promote a culture of cybersecurity, we will ensure high awareness of fraud risk among the bank's customers and employees
- Having achieved a significant reduction in failure incidence, we will continue to focus on ensuring high stability of our systems



## Code of Conduct



The objective of all the companies of the Santander Bank Polska Group is to consolidate ethical standards among employees and to further develop a culture of responsible and ethical actions in the spirit of the Simple, Personal, Fair values.

GRI: 102-16, 102-25, 103-1, 103-2, 103-3

ESG: S – Society, ESG: G – Governance

The Santander Group and the Santander Bank Polska Group have an efficient ethical infrastructure, the cornerstone of which is the "General Code of Conduct" (the Code), which contains ethical standards applicable to all employees and provisions for specific situations. The Code sets out general conduct guidelines applicable to various aspects of the bank's activities and provides guidelines for the Santander Group's relations with employees, customers, shareholders and local communities. In addition, it clarifies the organisation and responsibilities of the various units. The units responsible for implementing the principles of the Code include the management of the Compliance unit, the Santander Group Regulatory Compliance Committee, Internal Audit, the Audit and Compliance Committee, the Supervisory Board, the Human Resources Management Unit and the Business Ethics Board.

In 2020, we added new provisions to the Code:

- a point on relations with competitors – which obliges all Santander Group employees to act in a fair and effective manner when executing transactions as part of their job duties in Santander Bank Polska Group, in all cases striving for unrestricted, healthy competition for the benefit of the market, our customers and all parties connected by business and/or professional relations, also in the social dimension,
- a point stipulating the obligation to inform the Human Resources Unit and the Compliance Unit of any person subject to the Code who has been accused or convicted in criminal proceedings and of any proceedings in which they participate as a party, witness or in any other capacity, concerning Santander Bank Polska S.A. or involving Santander Bank Polska S.A. carried out by the authorities responsible for supervising the activities of Group companies, even if such proceedings are not related to their professional duties.

## Our values

All actions taken by Santander Group employees and management must be consistent with the organisation's ethical principles, relevant corporate policies and standards of professional ethics, and be based on our values.

The corporate culture of the Santander Bank Polska Group is founded on **8 values**:



Show respect



Keep promises



Be part of change



Work with passion



Cooperate actively



Support others



Speak openly



Listen attentively

## How do we put these principles into practice?

### We provide equal opportunities, we focus on diversity, we do not allow discrimination

- We provide equal opportunities for employment and career advancement.
- We have zero tolerance for any discrimination based on gender, age, sexual orientation, nationality, religion, ethnic origin, marital or social status.

### We respect other people

- We foster a friendly working environment based on mutual respect.
- We respect the dignity of others and uphold the principles of equality, commitment and collaboration.

### We maintain a balance between personal and professional life

- We support employees in achieving the maximum balance between their professional responsibilities and their personal and family life.
- We give employees a chance to develop as individuals.

### We prevent occupational risks

- We ensure safe working conditions.
- Our employees are obliged to observe health and safety rules.

### We protect the environment and are socially responsible

- We comply with applicable environmental and social responsibility regulations.

- In our operations we apply the principles set out in Santander Group policies: the Sustainable Development Policy, the policies on change
- climate and environmental management, human rights policies and policies for risk-sensitive sectors.

#### **We respect collective rights**

- We comply with the law on trade union formation and bargaining.
- We respect the actions taken by organisations representing employees.
- We rely on open communication and exchange of views with trade unions.

## **Conflict of Interest Policy**

The Conflict of Interest Policy supplements the Code with guidance to prevent and manage conflicts of interest that may arise. The document also provides examples of the basic categories of conflicts of interest and the activities, services, decisions or transactions that generate or may generate a particular type of conflict of interest, and places obligations on officers and employees to identify, prevent, escalate and manage conflicts of interest.

In 2020, we updated the policy with provisions on the primacy of the interests of the Group and its customers over the personal interests of employees and their family members and related persons, and on the prohibition of approving operations by the employees who executed them or by their related persons.

## **How do we put the policy into practice?**

### **Responsibility**

- Governing bodies, managers and all employees are obliged to act in good faith in accordance with the internal regulations in force, within the remits of their positions.

### **Transparency**

- We adopt an honest and transparent attitude in line with our values.
- We avoid conflicts of interest. If they arise, we develop the best measures to counteract them in order to minimise the negative effects.

### **Independence**

- We act in each case at our own discretion, maintaining our loyalty to the bank, its shareholders and customers, regardless of our own interests or those of related persons.

### **Abstention**

- We refrain from participating in or influencing decisions involving employees or independent parties where there is a potential conflict of interest.

### **Communication**

- We report internally on all situations that may arise or have arisen as a result of conflicts of interest.

## **Corporate Defense Policy**

In 2020, we reviewed and updated the Corporate Defense regulations. The merger of four documents (Model, Policy, Manual and Guidelines) resulted in one new document, the Corporate Defense Policy. The policy introduces a zero-tolerance approach to criminal activities, describes corporate crimes that must be detected and prevented and provides

guidance on how to deal with such cases. The policy also contains examples of prohibited activities for which employees may be held criminally liable.

## **Respect and Dignity policy**

Building a culture of openness in our organisation is supported by our Respect and Dignity policy. In 2020 we began work on revising the policy to align it with the Whistleblower Protection Directive and are planning to continue the work in 2021.



## Anti-corruption

The Santander Bank Polska Group has a zero-tolerance approach to corruption.

*GRI: , 103-1, 103-2, 103-3, 205-2, 205-3, Custom Indicator (A list of key activities and initiatives implemented in the bank over the year to increase employees' knowledge of the bank's ethics and corporate culture)*

*ESG: G – Governance*

*PRB 5 Governance & Target Setting*

We oppose all forms of corruption. Our ethical standards in this area are set out in the following documents:

- General Code of Conduct
- Code of Conduct for Securities Markets
- Conflict of Interest Policy
- Anti-Money Laundering and Counter-Terrorist Financing Policy
- Data Protection Policy
- Sustainability Policy
- Anti-corruption Programme
- Corporate Defense Policy
- Compliance Policy
- Reputational Risk Management Model – sets out the principles of managing and controlling the risk, the key aspects, principles and processes, as well as roles and responsibilities and internal supervision

### Anti-corruption in the Code of Conduct

The Code addresses various aspects of ethical conduct in our organisation. It contains guidelines on conflicts of interest (in internal relations, in the execution of banking transactions and investments, and in relations with suppliers and customers), on cooperation with other entities, on contacts with regulators, on anti-money laundering and anti-terrorist financing, and on corrupt practices. The provisions of the Code are supplemented by additional regulations concerning particular areas of activity, including the „Anti-Money Laundering Policy” and the „Anti-Corruption Programme”.

„The Anti-Corruption Programme” clarifies our control mechanisms, including the register of gifts and invitations to public officials, the rules for offering gifts and invitations to employees or members of the bank's management, the channel for reporting violations, training and the responsibility of the corporate compliance.





0

confirmed cases of corruption in the bank and the Santander Bank Polska Group in 2020



1

report on suspected corrupt behaviour (filed through available whistleblowing channels) in the bank and the Santander Bank Polska Group in 2020

## Anti-corruption communication and training

Our employees periodically take part in e-learning training on anti-corruption. In the training we emphasise that there is zero tolerance for corrupt behaviour in our organisation. We teach:

- **how to behave in different situations**  
e.g. in dealing with government officials, agents or intermediaries
- **what acts of corruption are**  
not only the transfer of money, but also the giving, offering or accepting benefits of any kind, such as the provision of goods and services below market prices, the offering of gifts, the provision of trips, hotel stays, meals and tickets, or the employment of friends

The training includes practical exercises and ends with a test. Every Group employee is obliged to take part in such training every two years. The training programme has been a fixed part of the schedule of mandatory employee training for many years. Ethical and reputational issues are also taken into account during the annual information and training Risk Pro campaign (Risk Culture Week), which promotes the risk management culture in the organisation.

**Percentage of employees who have familiarised themselves with anti-corruption policies and procedures**

**Percentage of employees who received anti-corruption training**

Group	100%	97%
Bank	100%	97,5%
Percentage of the bank's Management Board members	100%	100%
Percentage of the bank's senior management	100%	87%
Percentage of the bank's middle management	100%	95,8%
Percentage of other bank employees	100%	97,8%



## Raising ethical concerns



The Code of Conduct has a section on whistleblowing devoted to the process of reporting violations and irregularities..

*GRI: 102-17, 103-1, 103-2, 103-3, Custom indicators (Number of reports of irregularities and/or issues for clarification to the ethical mailbox and helpline)*

*ESG: G – Governance*

*PRB 5 Governance & Target Setting*

The procedure ensures confidentiality and analysis of the provided information. It is forbidden to use any repressive measures or to draw any consequences against the persons reporting irregularities. Elements of our Whistleblowing Policy are also reflected in our Respect and Dignity Policy.

### KLAKSON application

In 2020, we implemented the full functionality of the KLAKSON application for reporting violations. This was accompanied by an extensive communication campaign promoting the reporting channels and introducing the functionality of the application (with a user manual and frequently asked questions and answers). The communication was accompanied by a video promoting whistleblowing channels in the bank.

At present our employees have four channels to choose from to report ethical concerns:

- ethical helpline for reporting (also anonymously) violations of laws, ethical principles, corruption, frauds, money laundering, failure to follow internal procedures, disclosure of confidential information, excessive risk taking, falsification
- relational helpline for reporting discrimination, bullying, harassment and other violations in labour relations, including violations of corporate values and behaviour;
- dedicated mailbox [etyka@santander.pl](mailto:etyka@santander.pl)
- KLAKSON application - an online form for reporting all of the abovementioned incidents.

Our employees use the available channels to raise their concerns. Every issue is carefully considered and resolved.



# 228

reports in 2020



# 251

reports in 2019



## Education in ethics



Each year, we implement a number of initiatives to increase the ethical awareness of our employees and their knowledge of our corporate culture

*GRI: 102-17, 205-2, Custom Indicator (A list of key activities and initiatives implemented over the year in the bank to increase employees' awareness of the bank's ethical and corporate culture),*

*ESG: G – Governance*

*PRB 5 Governance & Target Setting*

In 2020, we renewed our mandatory training on the Code of Conduct, Anti-Corruption and Corporate Defense Policy.



# 97%

of employees completed training by 31 December 2020



# 100%

of employees had access to educational material published on the banking intranet

In addition to training, each year we implement a number of initiatives to raise ethical awareness and increase employees' knowledge of our corporate culture. In 2020:

### "News from whistleblowing channels"

was published for the first time on the intranet. The articles will be a regular, annual information addressed to employees, containing information on the number of employee reports to whistleblowing channels and their subject matter. The communication appearing on the intranet also emphasises the importance of anonymous reporting as a valuable source of feedback for the organisation (an article entitled „Anonymous Reporting As Important As Named Reports“)

### "The Santander Way in practice"

We conducted „The Santander Way in practice“ campaign, refreshing and promoting eight corporate behaviours (Work with passion, Show respect, Speak openly, Be part of change, Cooperate actively, Listen attentively, Keep promises, Support others). As part of the campaign, we made a video with employees: „The Santander Way in the

New Normal” and we published a series of articles with a description of each of the eight behaviours, together with personal examples of what a given behaviour means to individual employees and why they value it.

More information about our corporate behaviours [in chapter Governance - Code of Conduct](#).

## Santander Week

Throughout the Santander Group, including Santander Bank Polska, we celebrated **Santander Week – the week of the Santander brand**, where we brought closer the topics related to corporate culture and standards in the Santander Group. On this occasion, we organised a number of initiatives such as webinars with internal and external speakers, published articles and CSR videos, as well as crosswords and quizzes on leadership, values and corporate behaviours.

- Selected initiatives:
- We share a common culture – a video with our colleagues from Santander Group
- The Santander Way in the New Normal – a video with our colleagues
- #WeAreSantander and #SantanderEffect: What does it mean in practice?
- Each of us is a Santander Brand Ambassador!
- Leadership commitments in the new normal – a video with our leaders
- What is Responsible Banking and what does the ESG indicators mean – a video
- Volunteering in the COVID era.
- How do our leaders care about wellbeing? (video)

## Regular articles and videos

We published regular articles and videos on our intranet on topics such as the new KLAISON whistleblowing channels, addressing ethical concerns, responding to verbal aggression, preventing conflicts of interest, rules for accepting and giving gifts, conduct that may result in criminal liability or reputation.

## Ethics Day

As part of the **Risk Week**, we celebrated Ethics Day, including the publication of an article „Reputation Like Dominoes” addressing reputational risk and promoting reporting channels, along with an exercise/test with examples of reputational risk situations and responses.

## Annual e-learning training

We carried out an **annual e-learning training for employees** on how to respond to and counteract bullying, discrimination and harassment and how to seek support when ethical standards are breached, in accordance with our „Respect and Dignity” policy. The training was launched as mandatory in 2018 and is systematically delivered to newly recruited staff.

## Meetings with Management Board

**Regular meetings were held between the Director** of the Ethics and Relations Office and members of the Management Board, at which participants shared conclusions and recommendations drawn up on the basis of reported employee cases.

## Educational materials for managers and employees

We prepared **educational materials for managers and employees** on selected topics in the area of employee relations, e.g. „Dealing with an employee in a poor psycho-physical condition” or „How to deal with the death of an employee or

his/her close one", as well as materials for HRBP and managers – „Diagnosis of the working environment" for the first and second half of 2020 based on conclusions from selected investigations to be used for preventive and educational purposes.



## Responsible supply chain



Santander Bank Polska cooperates with a number of suppliers, and the Contract and Procurement Management Department is responsible for the related tasks. When selecting suppliers with whom we cooperate, we take into account social and environmental criteria.

GRI:102-9, 102-10, 308-1, 414-1

ESG: E – Environment, ESG: S – Society

### Policies governing the management of the supply chain area

- Purchasing Policy of Santander Bank Polska
- Supplier Selection Procedure of Santander Bank Polska
- Policy of cooperation with suppliers and outsourcing in Santander Bank Polska
- Supplier management and outsourcing procedure of Santander Bank Polska

In 2020, we updated all four documents. The Cooperation policy and the Supplier Management procedure have been aligned with the guidelines of the European Banking Authority (EBA). The CSR principles, however, remained unchanged.

The principles of cooperation with suppliers are also reflected in the Sustainability Policy and the Human Rights Policy.

### Our objectives for 2020

In 2020, we focused on achieving the objectives of:

- adopting, as part of the supplier selection process, best market practices and those set out in the Banco Santander Group model;
- adapting the regulations to the changes in the bank and in supplier markets;
- ensuring a transparent and objective supplier selection process.

As a result, in addition to updating the documents governing the principles of cooperation with suppliers, we have sealed the purchasing process and simplified low-value purchases.

We have also conducted a pilot survey on ESG activities on 66 Polish suppliers. Its conclusions allow us to better plan our activities in the coming years.

## Supplier selection process

Our supplier management process is aligned with the international standards of the Santander Group and is continuously developed by us and adapted to the changing business and social realities. We apply appropriate policies and procedures when selecting suppliers to work with. All suppliers are covered by uniform selection rules that take into account social criteria, employment practices, human rights, environmental commitments and much more.

### Qualifying suppliers for cooperation with the bank:

- we check that they diversify their income and do not become dependent on the bank;
- we verify that they hold certifications, e.g. environmental, labour relations;
- we make sure they apply CSR principles, have codes of ethics, conduct and an anti-corruption programme and publish reports;
- we examine ethical approaches to finance: we check the payment of employee contributions, taxes and possible debts to contractors.

The information obtained has a direct impact on the cooperation with the supplier.

All purchases, including those made within the framework agreements concluded, are subject to the provisions of the „Santander Bank Polska Purchasing Policy” and must be carried out in cooperation with the Purchasing Office. The supplier of a product or service involved in the purchasing process is obliged to provide documentation in the B-ZONE system. One of such documents is a CSR questionnaire, which includes information about activities in the area of social responsibility, fulfilment of criteria concerning employment practices and respect for human rights, as well as compliance with environmental criteria (the impact of goods and services on the environment). The level of social responsibility of suppliers assessed on the basis of the questionnaire is taken into account when evaluating offers and selecting the bank's supplier, and may be decisive.

We recommend that all of our business units apply best purchasing practices when making purchases, such as maintaining objectivity and the highest ethical standards in the supplier selection process, negotiating the terms of the offer made by the supplier, verifying that the products, services and invoices delivered conform to the negotiated terms, and creating and maintaining records of the supplier selection process.

## Distinctive features of Santander Bank Polska

- Newly signed contracts with our suppliers include mandatory corporate social responsibility clauses which oblige suppliers to comply with the 10 principles of the Global Compact established at the UN meeting in Davos in January 1999.
- Each of the bank's suppliers with a turnover in excess of PLN 1 million (the turnover for the previous and current year are taken into account, including the planned purchase) is assigned a billing limit at the beginning of the qualification process in order to make sure they do not become too dependent on the bank and that they diversify their revenue sources. Suppliers subject to qualification and providing critical services to the bank are asked about their sustainability activities. Their answers are taken into account in the final approval of cooperation with the supplier.
- The requirement to complete a CSR survey imposed on all suppliers invited to take part in tenders is for some companies the first opportunity to become familiar with the topic of social responsibility. This means that the survey has an educational effect.



## Our suppliers in 2020 in numbers



**1,579**

suppliers with annual turnover exceeding PLN 50,000



**1,147**

suppliers with turnover > PLN 50,000 subject to qualification



**441**

procurement processes carried out by the bank



**93.8%**

the bank's suppliers are Polish companies or have their registered offices or branches in Poland



**100%**

suppliers completed CSR surveys in the B-ZONE system



**1 377**

suppliers who have been verified for CSR and environmental requirements



## Our plans for 2021

Our main objective is to become the market leader in responsible business. We are continually aligning our operations with the international CSR standards of the Santander Group and to this end Santander Group is currently developing Guidelines. Work is also underway on an ESG questionnaire that will be addressed to our suppliers. Later in 2021, we also plan to conduct an information campaign among suppliers and collect ESG information.



## Partnerships and membership in associations



Some of our strategic objectives are pursued also by others and are easier to achieve when working together.

GRI: 102-12, 102-13

ESG: E – Environment, ESG: S – Society, ESG: G – Governance

PRB 4 Stakeholders

This is why we enter into many partnerships and belong to a number of associations, so that together we can contribute to the UN Sustainable Development Goals and support the Paris Agreement in combating climate change and adapting to new climate conditions.

### Our partnerships



### Partnership for meeting the Sustainable Development Goals (SDGs)

Since 2017, we have been part of the Partnership for the Implementation of the Sustainable Development Goals (SDGs), bringing together the Ministry of Entrepreneurship and Technology and representatives of business entities. The aim is to create synergy of actions taken in Poland in implementing the recommendations of Agenda 2030 and achieving the Sustainable Development Goals enshrined therein.



### Partnership Together for the Environment

We are proud to co-found the Partnership for the Implementation of the Environmental Sustainable Development Goals, established by the UNEP/GRID Centre. Together we aim to create the best possible conditions for achieving the Sustainable Development Goals, especially those relating to environmental issues. The Partnership brings together

companies, associations of companies and chambers of commerce, scientific institutions, public administration units, non-governmental organisations and individuals. Its aim is to pursue sustainable development in conditions of intersectoral and inter-sectoral cooperation based on the principle of environmental responsibility, as well as exchange of ideas, experiences and good practices and broad cooperation to implement the SDGs.



## Partnership with the Responsible Business Forum

For many years, we have been a strategic partner to the Responsible Business Forum, an expert organisation that is an initiator and partner of key projects for Polish CSR and actively works for sustainable development. Since 2019, Michał Gajewski, President of the Management Board of Santander Bank Polska S. A., has been a Board Member of the Responsible Business Forum.



## Diversity Charter

We are a signatory of the Diversity Charter, an international initiative under the auspices of the European Commission. The Charter operates in 19 countries of the European Union and in Poland it is coordinated by the Responsible Business Forum. The signatories of the Charter make commitments concerning, among others, the prohibition of discrimination, promotion of diversity programmes and readiness to engage employees and business partners in these activities.



## Global Compact Poland Ethics Standard – Partnership Programme

The Coalition established within the framework of the Programme, brings together companies and institutions actively involved in the implementation and dissemination of ethical values.



## Partnership for Road Safety

The Partnership aims to improve road safety and reduce the number of road accident victims in Poland. It brings together representatives of business, governmental and non-governmental organisations.

## Sustainable Cities Programme

In 2020, we became a partner to the Sustainable Cities programme, an initiative in line with the Sustainable Development Goals (SDGs), in particular Goal 11 – Sustainable cities and communities.

### Membership in associations

- Polish Bank Association
- Association of Internet Industry Employers – INTERACTIVE ADVERTISING BUREAU POLSKA
- Polish Innovation Coalition Foundation
- Polish Association of Capital Investors
- Chamber of Brokerage Houses
- Public Transport Employers union
- IAA Poland – International Advertising Association
- Irish Polish Chamber of Commerce
- British-Polish Chamber of Industry and Commerce
- Polish-Portuguese Chamber of Commerce
- Polish-Spanish Chamber of Commerce
- American Chamber of Commerce Poland
- BUSINESS CENTRE CLUB
- German-Polish Chamber of Industry and Commerce



## External initiatives



Together with our stakeholders, we initiate and support projects and activities that we consider important for sustainable development and consistent with our strategy.

GRI: 102-12,

ESG: E – Environment, ESG: S – Society, ESG: G – Government

PRB 4 Stakeholders

We engage in environmentally friendly projects and in sectoral, cross-industry and international initiatives concerning the protection of the environment and its resources. We also support actions related to economic responsibility and ethical business.

### Selected 2020 initiatives



Polish Plastics Pact



Poland's largest photovoltaic project financing agreement - PLN 350 million to finance a Strategic



partnership in the Green Ribbon #ForthePlanet campaign 2020 edition

The initiatives are described [in chapter Climate and Environment - Our approach](#).

### Economic responsibility initiatives

- Declaration of Responsible Selling,
- Good Banking Practice, or the Code of Banking Ethics,
- The Code of Good Financial Market Practices,
- Declaration of the Polish business for sustainable development within the project "Vision of sustainable development for Polish business 2050",
- UNEP Finance Principles for Responsible Banking,
- The international Equator Principles initiative.



## Awards and distinctions

### Management

- Euromoney Awards for Excellence 2020 in the Excellence in Leadership category - we were the only bank in Poland to receive the award in recognition of the speed and innovation of the solutions put in place for customers and communities in the wake of the coronavirus pandemic, as well as their appropriate alignment with the real needs of individual and business customers. We were recognized for our actions for customers and the community during the pandemic - "We Will Double Your Impact" charity campaign.
- Global Finance's Outstanding Crisis Leadership 2020 - a distinction we received from Global Finance.

### Corporate Social Responsibility

- The main award for the best CSR Report in the 14th edition of the „CSR Reports” competition organised by the Responsible Business Forum and Deloitte. This is our second main award received year after year.
- The Golden CSR Leaf of Polityka – an award granted to institutions that demonstrate particular commitment to supporting local communities, work for sustainable development and observe the highest ethical standards. We have received the award for the fourth time. In addition, we were distinguished in the category of initiatives that can be an inspiration to other companies for launching an ESG-linked (Environmental, Social and Governance) product on the Polish market.
- Second place in the Ranking of Responsible Companies, organised by Koźmiński Business Hub, both in the industry ranking and in the general classification.

### Communication and marketing

- Silver Clip – In the Golden Clips 2020 competition. The Association of Public Relations Firms awarded us for the "Vaccination Against Disinformation" campaign.

## Product and customer service

- Nine 2020 Institution of the Year statuettes – in the contest by [Mojebankowanie.pl](https://www.mojebankowanie.pl) we received a total of 9 statuettes in the main category Best Bank in Poland and in the categories Best Service in Remote Channels, Best Service in a Branch, Best Mortgage Service, Best Bank for Businesses, Best Remote Account Opening Process, Social Dimension of Business, Personality of the Year and the Best Press Office.
- Awards in the Golden Banker ranking – second place in the main category Best Multichannel Service Quality and the first place in product categories for personal account. This is our third time at the top of this ranking.
- Three second places for our economists – Parkiet Stock Exchange Gazette awarded our Department of Economic Analyses with the second place in the ranking of forecasts for the Polish economy in 2019. Our economists won second place in the Focus Economics forecast competition and second place in the Reuters CEE currency forecast competition.

## Employees

- We received the „Wprost” weekly award in the ranking of the best employers in times of crisis.
- We received the Top Employer 2020 title for creating friendly working conditions, caring for talents and their development at all levels of the organisation, as well as for continuous improvement in practices related to hiring and building employee experience.
- Gold leader of Healthy Business – we won the title for “very interesting and unusual health promotion initiatives” as part of the BeHealthy programme, highlighting our approach that “employee health and safety are priorities on the way to achievement of the bank’s growth objectives”.

## Social

- Internet users' award in the Golden Banker ranking – we won in the Socially Sensitive Bank category with a project aimed at senior citizens.
- Award in the Institution of the Year 2020 competition – we received an award in the Social Dimension of Business for the project Volunteering As You Want It.



# Customers





## Customers and services – introduction



GRI: 103-1, 103-2, 103-3, 102-2, Custom indicator (Number of customers using mobile and online banking), Custom indicator (Number of interactions in remote channels)

ESG: E – Environment, ESG: S – Society

PRB 1 Alignment, PRB 3 Clients and Customers

Santander Bank Polska S.A. is a universal bank providing a full range of services to:



Retail customers



Small and medium-sized enterprises



Large companies



Corporations



Public sector institutions

# 5,215,000

customers of Santander Bank Polska S.A.

We are available to customers in:

- branches,
- Business and Corporate Banking Centres,
- partner outlets,
- remote channels.

## Business and Corporate Banking Centres



## Branches and outlets

Santander Bank Polska S.A.

31.12.2020

31.12.2019

Branches (locations) of Santander Bank Polska S.A.	31.12.2020	31.12.2019
Branches (locations) of Santander Bank Polska S.A.	468	515
Partner outlets	138	134
Business and Corporate Banking Centres	19	19
ATMs and cash deposit machines	731	777
Dual-function machines	930	923

## Mobile and internet banking - number of customers and interactions in remote channels

Santander Bank Polska S.A.

31.12.2020

31.12.2019

Number of customers registered in Santander Internet (in thousands)	31.12.2020	31.12.2019
Number of customers registered in Santander Internet (in thousands)	4 179*	4 424
Number of customers actively using electronic banking who logged into the system (Internet or mobile) at least once in the last month of the reporting period (in thousands)	2 757	2 510
Number of customers using mobile banking (Santander mobile) (in thousands)	1 865	1 577
Number of companies registered in iBiznes24 (in thousands)	21	18

\*The definition of this category was revised in 2020. Now it includes the number of customers with a signed agreement to access e-banking services, under which they can use the available products and services.

# 52.9%

Percentage of customers using remote channels (Internet, Santander mobile)

# 2,756,510\*

Number of digital customers with at least one login in the last month of 2020

# 1,865,070

Number of customers using Santander mobile

# 322,678,759

Number of interactions in remote channels - mobile and internet transactions

# 881,636

Average number of transactions performed daily by customers in remote channels

# 121.7 m

Number of transactions made in the mobile application

*\*The number of digital customers, i.e. those logging on to the internet or mobile platform.*

Our offer is comprehensive and satisfies the various needs of customers in the following areas: current and personal accounts, credit, savings and investment, settlements, insurance and card products.

Financial services include:

- cash management,
- payment processing,
- capital market operations, money market operations, foreign exchange operations and transactions in derivatives,
- guarantees,
- foreign trade services,
- brokerage activities.

**Our clients have access to products offered by companies from the Santander Bank Polska Group, such as:**

- investment funds,
- asset portfolios,
- insurance, leasing and factoring products.

## Priorities in 2020

Helping people and businesses prosper is our mission. The strategic directions set out by the bank guide us towards its fulfilment. As many as five out of six of them concern customers:

- customer-centricity
- simplification
- omnichannel service
- evolution to an open platform
- security and trust.

Inclusive banking and Green Bank are the pillars on which we are building responsible banking, therefore we have described in detail the products and initiatives aimed at specific customer groups in pursuit of these objectives.

We are also prioritising digitalisation solutions, in line with our business objectives, the premise of being an omnichannel bank and the planned evolution towards an open platform. The experience of the past year marked by the pandemic situation also confirmed that digitalisation is strongly linked to the bank's accessibility in every situation.

We provide customer service through the following divisions:



Retail Banking  
Division



Business and  
Corporate Banking  
Division



Corporate and  
Investment Banking  
Division

We make the offer of our [subsidiaries \(https://www.santander.pl/relacje-inwestorskie/informacje-o-spolce#tab=4\)](https://www.santander.pl/relacje-inwestorskie/informacje-o-spolce#tab=4) available to each customer group.



## Retail customers



GRI: 102-2, 103-1, 103-2, 103-3, Custom indicator (Products and initiatives for small and medium-sized enterprises (SMEs)), Custom indicator (Information about key products, including new products launched during the reporting period)

ESG: S – Society

PRB 1 Alignment, PRB 3 Clients and Customers

The Retail Banking Division provides services to:



### Retail customers

In order to better meet customer needs and expectations, we have divided the group into Standard, Premium, Select and Private Banking segments.



### Small and medium-sized enterprises (with annual turnover up to PLN 8m)

We serve small and medium-sized enterprises from all over Poland representing all sectors except those excluded according to our compliance policy.

In 2020, we have given special care and attention to most vulnerable customers during the Covid-19 pandemic, i.e. the elderly and those whose financial situation has deteriorated as a result of the lockdown.

## Contact channels

For our individual customers we are available through:

- branch network,
- partner outlets,
- network of agents,
- Multichannel Communication Centre – phone, chat and video,
- remote channels (Santander internet, Santander mobile banking via web browser and Santander mobile application),
- dedicated advisors who maintain regular contact with Private Banking and Select and Premium customers.

We maintain relationships with corporate clients through:

- company advisors present in branches and partner outlets,
- Multichannel Communication Centre,
- electronic channels: internet banking, i.e. Mini Firma, Moja Firma plus i-Biznes and Santander mobile.

### Key products and services

Retail customers	Small and medium-sized enterprises
<p><i>Personal accounts and associated products (debit cards, mobile payments).</i></p> <p><i>Cash loans, credit cards and overdraft facilities.</i></p> <p><i>Deposit and investment products: deposits, savings accounts, structured products, investment funds, brokerage products.</i></p> <p><i>Bancassurance – unit-linked and unlinked insurance products.</i></p>	<p>Accounts (such as the Business Account Worth Recommending), foreign currency accounts and trust accounts.</p> <p>Loans – a wide range of loans to finance current activities, investments, as well as an offer for the AGRO sector (including loans granted on preferential terms in cooperation with the Agency for Restructuring and Modernisation of Agriculture) or the EIB Business Express loan – for the development of the company at an attractive interest rate, thanks to European Investment Bank co-financing.</p> <p>Bank guarantees.</p> <p>Leasing – including such products as operating lease, finance lease and loans, all offered in PLN or indexed to foreign currencies.</p> <p>Santander Leasing's offer is described in detail in chapter <a href="#">Customers and services – Santander Leasing</a>.</p> <p>Cards – debit and currency.</p> <p>Payment terminals – we offer a wide range of Elavon terminals – stationary, mobile, portable, also as part of the Cashless Poland programme.</p> <p>Trade finance products. These are specialised products for companies that trade with foreign counterparties, including electronic confirmation of payment orders, documentary and financial collection, third-party and own letters of credit, forfaiting and bank guarantees.</p> <p>Additional services for companies provided by external partners: eAccounting, eInvoicing, eComplaints, eBonds and eContracts. These digital services are described in chapter <a href="#">Managing the COVID-19 situation in 2020 – Customer support</a>.</p>

A detailed description of products intended for retail customers can be found [here](https://www.santander.pl/regulation_file_server/time20210223094128/download?id=162275&lang=pl_PL#_Toc64808974) ([https://www.santander.pl/regulation\\_file\\_server/time20210223094128/download?id=162275&lang=pl\\_PL#\\_Toc64808974](https://www.santander.pl/regulation_file_server/time20210223094128/download?id=162275&lang=pl_PL#_Toc64808974)).



## Retail customer service goals

### In 2020, we focused on the following activities:

- Delivering the best experience for customers (we improved processes for retail customers and provided support during the coronavirus pandemic) and employees (we improved the advisor environment and developed communication tools).
- Simplifying and digitising products and processes. We focused on providing customers with end-to-end digital solutions. We have refined processes and products to make them both customer-friendly and intuitive.
- Greater use of remote channels in sales and customer service – we have implemented a transformation programme for online and mobile banking.
- Further optimisation of the distribution network.
- Increasing the security of customers' cooperation with the bank.

## Key initiatives for retail customers in 2020

### Inclusive banking

- We have extended the working hours of Kantor Santander: it operates 24 hours a day, seven days a week.

### Digitisation

- We have made it possible to open a personal account with a photo.
- Santander open – we have provided the possibility to add accounts from other banks, including an overview of accounts held with other banks and the ability to initiate transfers from these accounts via online and mobile banking.
- We have modified the application processes for granting and increasing personal account overdraft and credit card limit in electronic banking.
- We have made it possible to authorise certain operations at the branch by means of a code sent to the customer by SMS, which has increased the speed and security of transactions and eliminated paper confirmations.
- We have provided customers with a chatbot on the [santander.pl website](https://www.santander.pl).
- We have made many improvements to the mobile and online banking applications, such as adding currency transfers in the app and revamping the navigation. In online banking, we added new product pages and a pricing guide.
- We have introduced the option of changing one's own password in online banking and in the mobile app.

### Support during the pandemic

While supporting our customers, we have paid special attention to seniors and customers in financial distress due to the pandemic.

- We have offered concessions and changes to increase customer safety and comfort.
- We have launched extensive direct communication to customers.
- We have introduced a package of temporary credit solutions for retail customers.
- You can read more about our support activities here

Special solutions for senior customers are described in detail in chapter [Managing the COVID-19 situation in 2020 – Customer support](#). Special solutions for senior customers are described in detail in chapter [Customers - Caring for senior citizens](#).

GRI: Custom indicator (Products and initiatives for small and medium-sized enterprises (SMEs))

## Key initiatives launched in 2020 for SMEs

### Digitisation

- We have implemented a fully remote process of payment terminal purchase and installation. The customer signs the contract remotely and the terminal is delivered by courier mail. Elavon's employees provide training in the operation of the terminal over the phone.
- We have introduced the sale of Partner in Business and Partner in Business Plus insurance by telephone and e-mail.
- We have made it possible for customers to conclude contracts remotely and to carry out processes previously available only at the branch.
- We offered selected customers buy-by-click Smart Loans via the internet. The offer allowed customers to use an overdraft facility from PLN 5,000 to PLN 100,000, but not more than the amount available without a promissory note security. We will continue to develop this offer in 2021.
- We have introduced new eServices for sole traders: elnvoicing, eCollection, eContracts, provided by external partners. These three remote solutions facilitated doing business during the pandemic lockdowns.

More details concerning these solutions can be found here in chapter [Our engagement during the pandemic - Aid to small and medium-sized enterprises](#).

### Support during the pandemic

We have offered various forms of support, both required by law and initiated by us for businesses affected by COVID-19. We have prepared for the customers a broad package of aid solutions focusing on easing the financial distress and making banking easier thanks to technology-based solutions.

The description of the range of credit facilities and liquidity solutions offered is available in chapter [Our engagement during the pandemic - Aid to small and medium-sized enterprises](#).

### Measures implemented with external partners

- We have made it possible for our customers to apply for the PFR 1.0 and PFR 2.0 Anti-Crisis Shield grants via e-banking.
- Working together with an external partner, we launched awareness-raising campaigns concerning the Anti-Crisis Shield government aid programme.
- We have launched deposit bonds.

More information about the abovementioned initiatives can be found in chapter [Our engagement during the pandemic - Aid to small and medium-sized enterprises](#).



#### Plans for 2021:

Thinking about the offer for retail customers, we are planning to:

- continue to simplify and digitise products and processes;
- continue to increase the use of remote channels in sales and customer service;

- deliver the online and mobile banking transformation agenda;
- ensure a high level of security in our customers' relations with the bank with the same commitment as before.

For the SME segment, we are planning to focus on:

- simplifying credit processes for both advisors and clients;
- developing remote processes and e-banking for companies;
- introducing further non-financial services for the bank's customers;
- building a profitable loan portfolio;
- implementing further relief solutions for customers affected by the pandemic;
- implementing and processing applications for subsidies from the PFR Anti-Crisis Shield;
- launching the SmartLoans process on the mobile app (for sole traders).



## Santander Leasing



GRI: 102-2, 103-1, 103-2, 103-3, Custom indicator (Information about key products, including new products introduced during the reporting period)  
EC/TCFD

ESG: E – Environment, ESG: S – Society

PRB 1 Alignment, PRB 3 Clients and Customers

Specialised products to meet the needs of entrepreneurs are offered by one of our Group companies, Santander Leasing S.A.

### Product offer

In 2020, the company offered the following products tailored to different customer groups:

- **Leasing of means of transport** – new and second-hand, including specialised vehicles and means of heavy transport, both land, air (aircraft, helicopters) or water (yachts, boats).
- **Leasing of machinery and equipment** – offers the possibility of quickly obtaining machinery and equipment at the appropriate technical level and conditions tailored to the needs of customers.
- **Leasing and loan for farmers** – provides financing for vehicles and agricultural machinery and equipment with flexible financing terms and fast service provided by leasing advisors.
- **Leasing and loans for doctors and veterinary surgeons** – special financing offers for vehicles and medical equipment for representatives of the medical industry, i.e. entities running individual medical or veterinary practices. The formal requirements related to the conclusion of the contract take into account the specificity of the industry.
- **Leasing and loans for the construction industry** – special financing offers for vehicles, machinery and equipment for the construction industry. The formal requirements for executing a contract take into account the specific nature of the sector.

### Key initiatives in 2020



#### Green offer

Santander Leasing S.A. developed its green leasing offer by supporting, among others, photovoltaics or electromobility (special offer: 100% leasing for the purchase of electric cars and 102% leasing for hybrid cars). The net value of assets financed as at 30 December, 2020 totalled over PLN 510m. The offer included, among others: electric cars (PLN 14.3m), hybrid cars (PLN 138m), photovoltaics (PLN 40.8m) and electric forklifts (PLN 13.6m).

## SolarLease

### Special financing offer for photovoltaic panels for entrepreneurs

From February 2020, entrepreneurs running a business or agricultural activity can obtain attractive financing from Santander Leasing, possible both as a loan and as a lease, regardless of the place of installation. Our offer assumes customer's own contribution starting from 10% of the installation value with the financing period ranging from 12 to even 72 months. Photovoltaic installations with a capacity of up to 50 kW and a total net value of PLN 15,000 to PLN 300,000 may be financed. Investment in photovoltaic panels offers a number of benefits, such as lower electricity bills, energy independence and care for the environment by reducing CO2 emissions. The offer is very popular - by the end of 2020 Santander Leasing had financed investments in photovoltaic panels worth nearly PLN 41 million, achieving sales dynamics of 335% year-on-year.

You can read more about green finance and products [in chapter Climate and environment – Offering](#).

## Digitisation



### #signasyouwish

Santander Leasing has introduced the possibility of signing a contract remotely during an e-meeting: with a traditional signature (by hand) or with a qualified electronic signature. The e-meeting takes place via the Hangouts Meet application and is recorded with the customer's consent. All the documents needed to sign the contract are sent to the client by encrypted e-mail. The advisor also gives the customer instructions on how to download the documents. The solution was popular with customers during the pandemic, so we decided to retain this option permanently. We are currently working on optimising the solution.



[www.multisalon24.pl](http://www.multisalon24.pl)

Santander Leasing has introduced the possibility of signing a contract remotely during an e-meeting: with a traditional signature (by hand) or with a qualified electronic signature. The e-meeting takes place via the Hangouts Meet application and is recorded with the customer's consent. All the documents needed to sign the contract are sent to the client by encrypted e-mail. The advisor also gives the customer instructions on how to download the documents. The solution was popular with customers during the pandemic, so we decided to retain this option permanently. We are currently working on optimising the solution.



### Plans for 2021.

Santander Leasing wants to extend its offer of financing photovoltaic installations to another group of customers – retail customers.



## Business customers



Supporting business customers in the development of their companies by offering precisely tailored products and services is our strategic objective and the top priority of the Business and Corporate Banking Division and the Corporate and Investment Banking Division. In addition, non-banking companies from our Group assist in serving business customers.

*GRI: 102-2, 103-1, 103-2, 103-3, Custom indicator (Information about key products, including new products launched during the reporting period)*

*ESG: S – Society*

*PRB 1 Alignment, PRB 3 Clients and Customers*

## Business and Corporate Banking Division

We offer products and services that enable entrepreneurs to effectively operate and develop their business in the domestic and international markets. Our offer is addressed to companies and enterprises with a turnover between PLN 8m and PLN 1.2bn, as well as local governments and the public sector.

Companies and enterprises are serviced through 3 Regions and 19 Business and Corporate Banking Centres. The Business and Corporate Banking Centres have 25 Business and Corporate Banking Offices located across the country.



**3**

regions



**19**

Business and  
Corporate Banking  
Centres



**25**

Business and  
Corporate Banking  
Offices

## Key products and services:

- loans,
- deposits,
- transaction banking,
- treasury products,
- leasing products,
- factoring products,
- capital market products,
- customised solutions.

Detailed information about the offer of the Business and Corporate Banking Division is available [here](https://www.santander.pl/korporacje) (<https://www.santander.pl/korporacje>).

The Business and Corporate Banking Division provides services to 24,800\* entities from various industries, supporting them comprehensively in the process of building and developing their business.

*\*As at 31 December 2020.*

## Objectives

In 2020, we aim to effectively help customers grow by better understanding their needs and specific business characteristics and offering precisely tailored products and services.

We have prioritised development in 2020:

- offers for selected industries,
- digitisation of processes and products for the corporate segment,
- effectiveness of risk management processes,
- electronic banking channels, as well as CRM and Big Data tools.

The outbreak of the COVID-19 pandemic and the lockdown of the economy necessitated the transition to remote channels of operation with the full range of offerings and the highest quality of service. In H2 2020, the priorities of the Corporate Business Banking Division were as follows:



contact policy and  
NPS measurement



credit activity (new  
production and  
reducing attrition)



Cross Sell  
(Productivity &  
Linkage).

## Selected initiatives and actions in 2020

### Digitisation

- We have enabled customers to enter into leasing contracts remotely (including the use of an electronic signature).
- In the iBiznes24 electronic banking channels (internet, mobile, Connect), we have introduced many changes to meet customer's current needs.
  - In iBiznes24 internet we have introduced, among other things, automatic verification of the recipient's account in the VAT taxpayer register, an e-application to apply for subsidies from the Polish Development Fund and the e-FX module available 24 hours a day, 7 days a week.



- We also tested the new version of the iBiznes24 system: we conducted a pilot with the participation of customers and began the process of migrating customers to the new iBiznes24 (211 companies with 674 individual users are using the new system now).
- In Biznes24 mobile we have introduced solutions applied in iBiznes internet. In addition, we have made it possible to log into the mobile application using a mobile signature as an authentication tool and to confirm 3ds card payments on the internet using a mobile signature.
- We have implemented a full-fledged CRM based on Salesforce – the system offers an even faster service of business customers. More information is available [in chapter Customers – Digitisation and innovation](#).

## Support during the pandemic

- We launched preferential guarantee conditions for loans.
- We facilitated the renewal of loans (annexing nearly 1,300 agreements for over 900 customers)
- We launched the application process and the operation of the PFR 1.0 Anti-Crisis Shield programme for customers (53,000 subsidies granted).

Our initiatives to support business customers during the pandemic are described [in chapter Our engagement during the pandemic – Support to business customers](#).

In addition, in 2020, as in previous years, we undertook initiatives and provided products to support business and corporate clients in their development through, among others, trade finance, cross-segment activities or supporting the foreign expansion of Polish companies. We have described these activities in detail [in chapter Our engagement during the pandemic – Support to business customers](#).

## Corporate and Investment Banking Division



This division provides services to the largest corporate and institutional clients, to whom we offer a full range of services and provide specialised financial products. Within global banking, we also provide services to corporations served by the international structures of the Santander Group.



Our clients include 250 of the largest companies/business groups in Poland representing all sectors of the economy.

(As at 31 December, 2020)

## Product offer

We offer access to customised solutions and the opportunity to take advantage of products available through Group companies, such as those related to international trade support or working capital.

In pursuit of our responsible banking strategy, we offer our clients solutions based on Sustainable Development Goals or ESG indicators. We actively participate in the transformation of the Polish energy system to a low-carbon one by, among other things, financing renewable energy projects.

We are constantly responding to clients' needs for financing related to business expansion or new projects. We also make sure to maintain our leading position in financial advisory in Poland, particularly in the capital market.

## Key products and services:

- transactional services,
- liquidity management,
- current and medium/long-term financing,
- project finance,
- working capital optimisation,
- guarantees and letters of credit,
- handling mergers and acquisitions,
- issue of shares and bonds,
- treasury products,
- ESG finance.

## Key initiatives for 2020

### Green offer

#### Green transport

In 2020 we financed the production of zero-emission public transport vehicles worth in excess of PLN 150m (for Solaris).

#### Financing of RES projects under the Project Finance formula

We have participated in financing wind turbine and photovoltaic projects for leading developers and investors, including being a partner to the largest portfolio of photovoltaic projects financing in Poland to date.

#### Sustainability-linked bond issue

We acted as the coordinator, arranger and dealer of the first sustainability-linked bond issue for Tauron Polska Energia worth PLN 1 billion. Funds from the issue will support the transformation of the TAURON Group and will be used to finance the costs of construction/acquisition of projects based on renewable energy sources, distribution and general corporate activities of the Issuer's Group related to RES or zero-emission energy transformation. The funds will also be used to refinance the Issuer Group's debt incurred to finance the above projects.

The funds obtained from the bonds shall not be used for financing any new or existing coal units or financing the activities of Tauron Wytwarzanie S.A. and Tauron Wytwarzanie S.A. (for undertakings other than those indicated above).

In addition, the TAURON Group together with the emission coordinator set the following indicators: CO2 emission reduction indicator (annual average 2%) and RES capacity increase indicator (annual average 8%). If the targets are not met, the base margin will be increased in line with the provisions of the emission conditions. Each year an independent auditor will examine and validate the correctness of the calculations of the sustainability indicators.

#### Green IRS

A transaction hedging the risk of interest rate volatility in which the client swaps payments based on a floating index (e.g. WIBOR) for a fixed rate of a specific amount further modified to take into account sustainability-linked principles.

In 2020, together with Tauron Polska Energia, we conducted the first green IRS transaction in Poland. As part of it, lowering CO2 emissions and increasing the production of energy from renewable sources will result in tangible financial benefits for Tauron in the form of a reduction in the fixed interest rate paid.

#### Green bond issue

We acted as co-arranger of Cyfrowy Polsat S.A.'s first green bond issue, the first in Poland among non-financial entities, with a total value of PLN 1bn and a 7-year maturity. The funds raised from the issue were used to refinance the costs incurred by the issuer and the issuer's subsidiaries between 2017 and 2019 related to energy efficiency improvements.

Additionally, the costs of reducing the use of electronic components and, as a result, of the issuer's and its subsidiaries' carbon footprint were refinanced in accordance with the Green Bond Framework.

#### ESG-linked bond issue

We participated as a dealer in a bond issue for PKN Orlen S.A. This is the first bond issue both on the Polish market and in Central Europe where the interest margin was linked to ESG rating by MSCI. Verification of the ESG-linked target will be carried out semi-annually before the date of determination of the interest rate.

More information about sustainable green finance can be found [in chapter Climate and environment – Sustainable green financing](#).

## Digitisation

We have proceeded with the digitisation and optimisation of processes and services:

- We have extended Kantor Santander's hours of operations to 24/7.
- We implemented a new architecture and design of Kantor Santander (pilot phase). We added new currency pairs for corporate clients.
- We continued to work on the digitisation of our derivative product offering.
- We have built a uniform tool for transactional banking products, available to all Group customers.



#### Plans for the coming years

We intend to develop an offer to support clients in green projects, whether through project finance, ESC finance, green bonds or interest rate hedging transactions with an ESG component.



## Objectives for 2021-2023

In the Santander Bank Polska S.A.'s Strategy for 2021-2023, we have set strategic directions.

These priorities coincide with the main principles of responsible banking – they serve all groups of our stakeholders and promote responsible development of the bank, our customers and their businesses.

More information about our objectives can be found [in chapter Governance – Our business strategy](#).



## Customer-centricity – Introduction

Customer-centricity means considering every banking activity and process from the perspective of the customer and their needs. We focus on providing products and services that give our customers a sense of security, satisfaction and individual treatment. We focus on this goal already at the solution design stage.

*GRI: 103-1, 103-2, 103-3, Custom indicator (Main actions to increase customer satisfaction)*

*ESG: S- Society*

*PRB 3 Clients and Customers*

We focus on the changing needs of customers at different stages of their lives as a fundamental element in improving the delivery of our brand promise: „Bank As You Want It“ and „You Bank As You Want“. Survey results confirm that we succeed in delivering on this promise.

Our priority is to build a positive customer experience. The entire bank team is involved in the fulfilment of our mission statement „We help people and businesses prosper“. Within the framework of the annual objectives, each employee is required to pursue at least one goal related to enhancing the quality of customer experience.

In 2020, we founded our customer experience management strategy around three main pillars:



Listening to the voice of customer with in-depth analysis of business data and market trends



Service design



Customer-centric support projects, e.g. plain language standard for communication

## Product design

Products, processes and customer communication channels are designed using the Service Design methodology to continually improve customer satisfaction and build lasting relationships.

In the process of creating value for customers, employees are a key element. We emphasise the development of a friendly working environment and an internal culture within the organisation, which increases employee commitment and professionalism.

We work on the development of new, technologically advanced banking solutions. We try to recognise the needs of our customers and find out what is particularly important to them in today's world. We strive to change and adapt our offer so that it does not exclude anyone or overlook any important aspect of banking.



## Dialogue with customers – needs and satisfaction survey

We want to be the bank of first choice for customers, so we focus on building long-term relationships based on loyalty and trust. We are keen to learn about our customers' opinions in order to respond to their needs in the best possible way.

*GRI: Custom indicator (Results of customer satisfaction measurement)*

We measure customer satisfaction with their contacts with the bank across most channels, including branches, e-banking, mobile banking and helpline. The conducted analyses include satisfaction, loyalty and quality surveys, including after-sales service, relational analyses (conducted on our entire customer base) and benchmarking (showing how we compare to our competitors). In addition, we carry out dedicated research to get an in-depth insight into customers' point of view and their expectations regarding the products and services offered.

### Customer satisfaction survey

In September 2020, Santander Leasing conducted its first customer satisfaction survey (NPS), with a sample of almost 900 SME customers. We asked about the propensity to recommend our company and satisfaction with the cooperation in the six most important customer journeys.

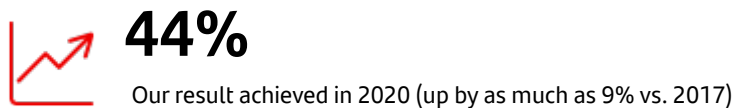
Our NPS score is 55 and 89% of customers say they would like to return to us for their next investment. The survey results also set the direction for the bank's business areas and processes in 2021.





## Loyalty survey (NPS)

An indicator used to measure customer loyalty and their propensity to recommend the brand is one of the main indicators monitored in the bank. It is also an element of the incentive systems for all employees.



## Customer Service Quality Survey (SAT-NET)

We measure customer satisfaction with the quality of service in call centres using the Net Satisfaction Index (SAT-NET). The survey is conducted with the participation of customers who have had contact with a call centre advisor in the last three months. We check whether the advisors follow the partner communication principles and whether they meet customer expectations.



**64.2%**

level of individual customer satisfaction with helpline service (1,733 respondents)



**54.8%**

level of SME customer satisfaction with helpline service (1,554 respondents)

### Electronic banking\*

	MASS	SME
Electronic banking	73.3%	66.2%
Mobile banking (mobile application)	70.7%	60.3%

\* Satisfaction results for the use of remote channels derived from a relational survey conducted continuously in 2020. The survey was carried out on customers who, in the last month up to the time of the survey, had used electronic banking and/or a mobile application.



## Responsible sales and marketing



### Counteracting misselling

Inclusive banking is understood broadly in our bank. We take into account all customers' needs, possibilities and limitations in the product offering and the way we provide services. We have built a corporate culture free of exclusions. Tolerance, attentive listening and individual approach are promoted among employees and are expected from our staff in relations with clients. Our advisers are bound by precise sales procedures. We also make sure to support them with training in dealing with special needs of customers served.

### Policies and regulations that provide a framework to counteracting misselling:



General Code of Conduct



Consumer protection policy in Santander Bank Polska S.A.



Policy on commercialisation and monitoring of products and services in Santander Bank Polska S.A.



Policy of accepting and offering incentives in Santander Bank Polska S.A.



Conflict of interest policy



Procedure for quality control in the sales of investment products -misselling

### New regulations added in 2020

We have introduced Good Practices in the Service of Vulnerable Customers at Santander Bank Polska S.A. The procedure helps to develop products and services, as well as sales and service processes, taking into account the vulnerability and specific requirements of customers, in order to counteract misselling and promote responsible selling more effectively. We created a web page about the new regulation and other rules in force in the bank regarding vulnerable groups of customers.

## Procedures and practices

We review all sales procedures before they are implemented in order, among other things, to prevent the risk of misselling. A key role is played here by the Compliance Area, which also supervises and monitors the process of identifying misselling incidents. Compliance reporting paths allow for the escalation of misselling incidents to the Local Marketing and Product Monitoring Committee, the General Compliance Committee, the bank's Management Board, the Audit and Compliance Committee and the Supervisory Board. An identified misselling incident may result in financial sanctions for the responsible employee.

The above principles also apply to partner outlets.

## Promoting ethical attitudes among employees

We systematically implement initiatives related to building responsible banking.

- All employees are subject to mandatory e-learning training in the General Code of Conduct and ethics, conduct risk mitigation and commercialisation of products and services, as well as good practices concerning vulnerable customers. Training is repeated periodically and adapted to changing realities and sales practices.
- We regularly publish articles on ethical topics and responsible selling on the intranet.
- The topics of liability and prevention of misselling are regular items on the agenda of the Risk Week and RiskPro

## Initiatives implemented in 2020

- The Compliance Area organised a Compliance Congress to communicate the main principles for designing customer-centric products and services, taking into account consumer protection principles.
- In connection with the exponential growth of electronic transactions and the popularisation of electronic banking services, we conducted a number of campaigns targeted at customers. The education and information campaigns concerned safe online behaviour and responsible use of e-banking services.

More information can be found [in chapter Governance – Code of Conduct](#).

GRI: 102-12

ESG: S – Society

PRB 4 Stakeholders

## Declaration of Responsible Selling

The bank is a signatory and initiator of the Declaration of Responsible Selling. The purpose of the declaration is to improve and disseminate ethical standards in relations with customers, educate businesses and consumers, increase trust in the financial industry and counteract unfair practices.

In 2020, we underwent an independent audit confirming our compliance with the commitments enshrined in the Declaration. We scored a level two on a three-point rating scale.

More information on the Responsible Selling Declaration is available at: [www.santander.pl/aktualnosci/aktualnosci-lista/santander-bank-polska-w-gronie-inicjatorow-deklaracji-odpowiedzialnej-sprzedazy](http://www.santander.pl/aktualnosci/aktualnosci-lista/santander-bank-polska-w-gronie-inicjatorow-deklaracji-odpowiedzialnej-sprzedazy) and at [www.odpowiedzialnasprzedaz.pl](http://www.odpowiedzialnasprzedaz.pl)

## Responsible marketing and labelling

We ensure that our products and services comply with regulations and that our marketing communication is ethical. These topics are regulated at the bank by:

- Santander Bank Polska S.A. Advertising and Marketing Communications Manual
- Procedure for the preparation and verification of communication and advertising materials in Santander Bank Polska S.A
- Communication and advertising guidelines for products intended for private and corporate customers

GRI: 417-2, 417-3, 419-1

## Compliance with responsible sales and marketing regulations

In 2020:

**0**

Total number of non-financial sanctions for non-compliance with laws and regulations (on services and products, product offer and/or customer relations)

**0**

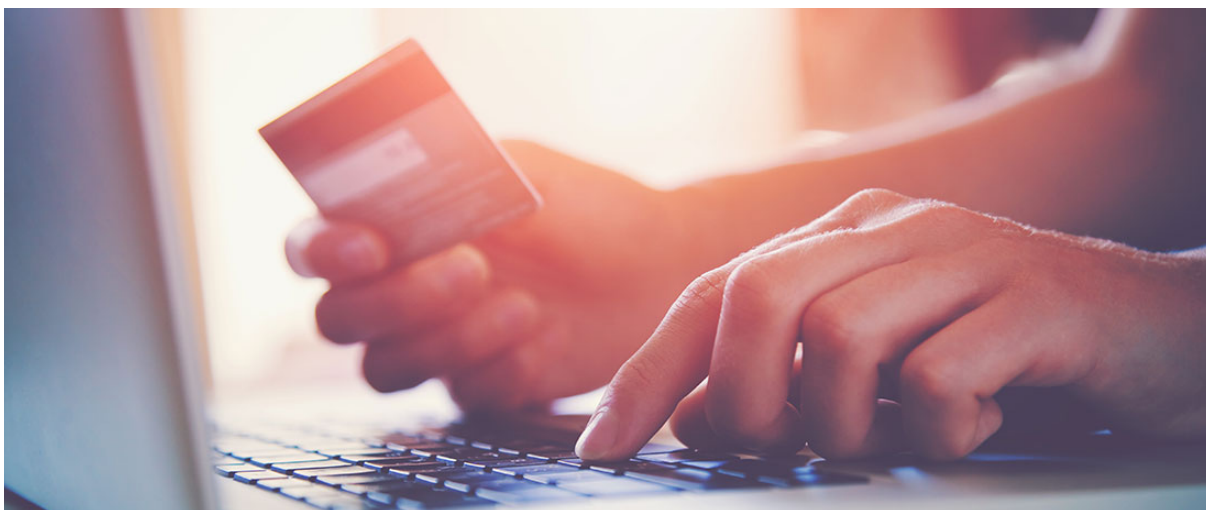
Total number of cases of non-compliance with regulations and voluntary codes governing marketing communications.

**0**

Total number of cases of non-compliance with regulations and voluntary codes concerning labelling and information on products and services.

Amount of significant fines and total number of non-financial sanctions for non-compliance with laws and regulations (in respect of services and products, offer and/or customer relations): PLN 23,634,055

In 2020, the President of the Office of Competition and Consumer Protection, in the proceedings concerning the bank's use of abusive contractual clauses in the appendixes to mortgage loan agreements denominated in CHF and EUR, issued decision no. 12/2020 and declared the clauses describing the bank's rules for determining exchange rates as abusive, prohibited their use and imposed a financial penalty of PLN 23,634,055 on the bank. The decision is not final as the bank appealed against the decision to the Competition and Consumer Protection Court.



## Complaints policy

We take a customer-centric approach to the complaints process. We meet regulatory requirements but also respond to customer expectations at every stage of the complaint process. We learn about their needs and how we can improve our service in this area from surveys carried out after the closed complaint procedure.

There is a Customer Care Officer at the bank who represents the interests of customers in complaint cases. The customer may disagree with the decision regarding his/her complaint and has the right to request the Customer Care Officer to re-examine the case again.

### Klienci mogą składać reklamacje:



via electronic banking services, including video-conversation and chat



by phone



in branches



by post



In 2020, 61% of customers reported a complaint remotely (by phone or online banking, including video call and chat).

## We provide answers to complaints:



via internet  
banking



by letter



by text message



In 2020, 77% of responses were submitted electronically.

## We also send customers status text messages with information about:



acceptance of an  
application



more time required to  
examine the case (when  
the evaluation of the  
complaint will take  
more than seven days))



closing of the case and  
the manner in which the  
answer will be  
communicated

## Actions regarding the complaints policy in 2020:

- We developed new complaint response templates for all types of customer complaints, in line with the plain language standard. We changed the content layout and the design of the templates to make them clear and easily readable.
- We further extended the powers of advisers allowing them to communicate to clients the decision about accepting a complaint in specific cases already at the time of complaint receipt.
- We increased the use of robotisation in the complaints handling process.



# 17%

of cases were dealt with immediately by our staff based on their expanded powers. This means that the customer received a decision as soon as the complaint was lodged and, where money transfer was required, it was made within a maximum of three days of the decision being communicated.



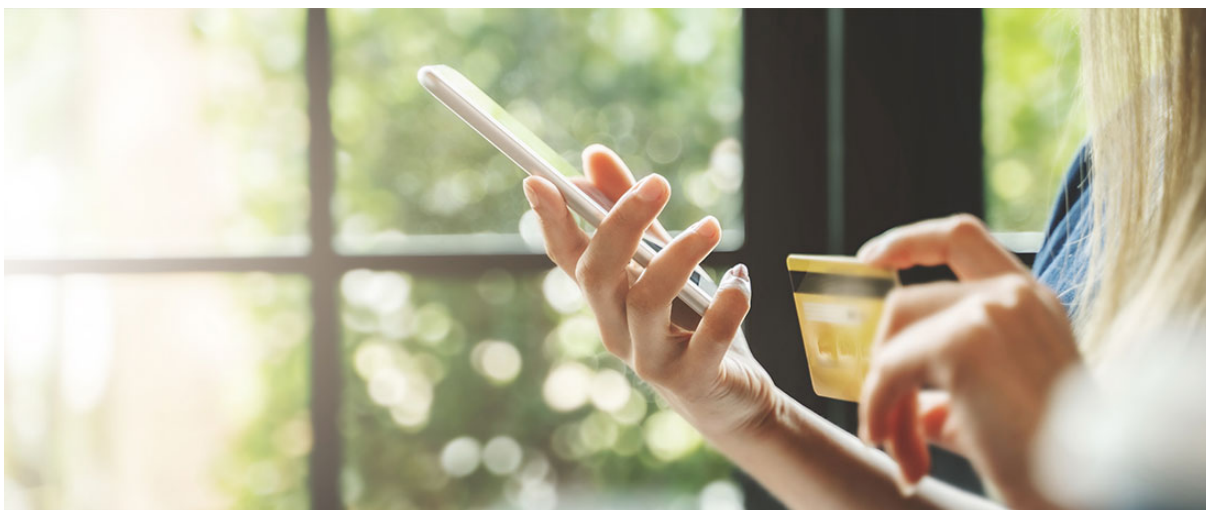
# 84%

of simple cases resolved within one working day and 95% within two working days. We use robotisation in our complaints processes, which allows us to significantly speed up repetitive tasks.



### Plans for 2021

- We will continue to work on extending the powers of advisers to communicate to clients the decision about accepting a complaint at the time of complaint receipt (in strictly defined cases).
- We will continue to work on simplifying the language and providing empathic responses.
- We plan to continue developing robotisation. Planujemy kontynuować rozwój robotyzacji.



## Security

For us, responsible banking is all about ensuring customer security. At our bank, we care for the security of funds, customer data and banking operations across all channels. We improve this aspect using the best available tools, and we care for education of both employees and customers.

*GRI: 103-1, 103-2, 103-3, Custom indicator (Activities implemented to ensure cyber security)  
PRB 3 Clients and Customers*

Cyber security and appropriate management of technology risks are key. The bank has units actively cooperating with each other, responsible for continuously strengthening the security of transaction systems, tools used by customers in daily banking, customer data, as well as the infrastructure and technology used in the organisation.

Cyber security is an area in which cooperation and knowledge sharing, also with external organisations, is particularly important. We are an active member of the Polish Bank Association, we cooperate with CERT and take part in industry conferences.

### In 2020:

- We optimised detection and protection processes to strengthen the bank's high level of resilience, adequate to the evolving global cyber threats
- We expanded the bank's capacity to apply innovative technology solutions and automation to prevent cybercrime more effectively.
- We persistently developed a culture of cyber security among customers and employees, given the significant increase in the use of the web in everyday life.



### Plans for 2021:

- We will be developing further the activities initiated in 2020.
- As we have done for many years, we will invest in upgrading the skills of the team directly responsible for the cyber security of customers and the bank as a whole.
- Security is our common goal, so we intend to vigorously promote #Cyberawareness to our customers and employees.
- We also plan to further develop our educational activities, including those aimed at customers who do not follow information on the internet closely.

Find more information about promoting security and our projects [in chapter Communities – Security](#).

## Customer data security

In line with the requirements of the GDPR (General Data Protection Regulation effective from 25 May, 2018), we protect personal data through systematic measures including updating relevant processes, procedures and policies, changes to data flow and storage management, appropriate communication and incorporating GDPR requirements into projects and the way we manage systems.

GRI: 418-1

## Complaints regarding customer data privacy breaches and data loss



The bank received 28 complaints which represent the total number of justified complaints about the loss of customer data and privacy breaches.

## Promoting cyber security

We are working hard to develop customer #Cyberawareness. In 2020, we carried out the following activities:

- A social media information and education campaign that reached 6 million people.
- We also used online banking and the bank's websites for educational purposes informing our customers about potential online risks that may affect them.
- We continued cooperation under the „Bakcyl“ programme, the aim of which is to develop financial knowledge and promote security young people.





## Digitisation and innovation

We offer customers the broadest mobile payment offering in Poland, in terms of solutions and technology. Digitisation is an important part of our strategy, enabling customers to personalise their services and products and use mobile banking conveniently and quickly. More and more of our customers are choosing remote channels, and we constantly strive to meet their expectations.

*GRI: 103-1, 103-2, 103-3, Custom indicator (Products and initiatives for small and medium-sized enterprises (SMEs))*

*ESG: S – Society*

*PRB 1 Alignment, PRB 3 Clients and Customers, PRB 5 Governance & Target Setting*

### Innovations in 2020

#### PSD2 aggregator

We launched open banking services. Customers were given the option to add accounts held with other banks to Santander Bank Polska S.A.'s online banking and mobile application. Currently, customers can add accounts from seven banks (PKO BP, Pekao SA, mBank, BNP Paribas, Alior Bank, ING Bank Śląski and Bank Millennium.) and order transfers from them both online and in the mobile application: Thanks to the implemented services, users of the Santander mobile application can see their finances in one place, even if they have accounts in different banks.

#### Chatbot Santi

We initially launched the bot as an assistant supporting the staff of our Multichannel Communication Centre and advisors in branches in customer service.

At the beginning of the COVID-19 pandemic, the chatbot was used to convey automated communication about new topics. This solution worked well and so we decided to extend it to further audiences. Currently, Santi supports the client in a number of sales and service topics on various subpages of the [santander.pl](https://santander.pl) website.

## Salesforce CRM

The new platform increased the efficiency of handling corporate customer cases. The solution reduces turnaround time and makes it easier to resolve customer requests within just one contact with the bank. We were the first bank in Poland to implement a cloud-based CRM using one of the world's most innovative Salesforce CRM systems. Additionally, bankers have gained, among other things, remote access to all the most important information on customer issues.

The introduction of a new cloud-based customer data management tool is another step on the way to better alignment of the services and products to the dynamically changing needs of customers. Through this innovation, we are embarking on the next stage of the bank's digital transformation.

## eFactoring, eClaims and eContracts, setting up a company online

We introduced a number of services that not only complement our offer, but above all support companies in their daily operations. The solutions are provided by our business partners, the market leaders. These services are fully integrated with our e-banking through which we make them available. All the customers have to do is to go through a simple online process accessible from the Services tab. eInvoicing supports prompt payment of invoices, eCollection helps collect invoice payments and eContracts offers the possibility to enter into and sign civil law contracts remotely – the only requirement is that the other party to the contract should also use Santander's e-banking services.

All these solutions are described in more detail [in chapter Our engagement during the pandemic – Aid to small and medium-sized enterprises](#).

## The accelerator programme - AccelUp

We constantly seek out the most interesting Polish start-ups to test their solutions that can expand our offer. We support the Accelpoint accelerator. The cooperation consists in recruitment, testing and implementation of solutions by start-ups mainly from the FinTech sector. The accelerator programme, AccelUp is designed for mature start-ups offering solutions ready to be implemented by a partner. Start-ups participating in this initiative receive financial support and mentoring from industry experts. They also have the opportunity to apply for support from international investors, including the Santander InnoVentures fund.

We are currently in the course of the last, 4th round of the programme, to which we have invited six start-ups. In the previous editions we realised a total of fourteen proofs of concept. Three collaborations ended in commercialisation. The project is financed by the Polish Agency for Enterprise Development.

## Symmetrical.ai

Thanks to cooperation with Symmetrical.ai Fintech, bank employees have access to the money they earn when they need it. Using the Symmetrical app, they can pay out part of their salary as early as in the first half of the month. The amount available for payment depends on the number of days worked in a given month and can be found in the employee's account within a few minutes. We also offer this innovation to the employees of our corporate clients. The value of this solution is to help employees in situations when they suddenly need cash and do not want to take a loan. The application and the whole process from the user's perspective is simple and fast.



### Our plans for 2021

- A virtual debit card available as soon as it is ordered. All the customer has to do is add it to their smartphone/watch. The card will not have a physical form, which means that the customer will not have to wait several days for a shipment of a plastic card. The data of the virtual card will be visible only in Santander online. Just like the traditional card, it will have a number, expiry date and CVC2 code. After concluding an agreement with the bank and adding the card to a digital wallet (Google Pay, Apple Pay, Garmin Pay, Fitbit Pay), the customer will be able to make contactless payments in shops and other physical establishments and online, as well as make cash withdrawals from ATMs with contactless functionality.

Initially the product will only be available to new customers of the Bank, and by the end of 2021 we plan to make the card available to all customers.

- Contactless BLIK is a new payment method that will allow you to make contactless payments in-stores, at home and abroad. The service will be made available to customers who use a phone with the Android operating system.
- Autopay is a functionality that will simplify the way of collecting toll payments on the A1 and A4 motorways. The toll will be collected automatically. The new service will be available in the Mobile Shopping panel of the Santander mobile application.



## Inclusive banking – a pillar of our strategy



For us, inclusive banking means genuinely caring about and meeting the needs of our different customer groups. It means taking care to adapt the offer, service and communication to all customers, without excluding anyone. Financial education is also an important part of this approach.

*GRI: Custom indicator (Number of bank branches with Barrier-Free Service certificate)  
PRB 3 Clients and Customers*

Myślenie kategoriami inkluzywnej bankowości podkreśliśmy czyniąc ją jednym z dwóch filarów strategii Responsible Banking.

We emphasised inclusive banking thinking by making it one of the two pillars of the *Responsible Banking* strategy.

You can find more information about inclusive banking at <https://raport.santander.pl/klienci/inkluzywna-bankowos/inkluzywna-bankowosc>.



## Barrier-free banking



We consider it our commitment to provide convenient access to the bank's services and products for customers with different needs, including people with disabilities, seniors or pregnant women. In the development of such solutions we are assisted by experts and customers themselves.

GRI: FS 14, Custom indicator (Number of bank branches with Barrier-Free Service certificate)

ESG: S – Society

PRB 1 Alignment, PRB 3 Clients and Customers

### Barrier-free service

Since 2010 we have been implementing the „Barrier-Free Service“ programme aimed at enabling customers with special needs, including those with disabilities, to use the bank's services and products in every banking channel. We systematically increase the accessibility of our services for all customers, using both technologically advanced methods and ensuring appropriate conditions for traditional methods of contact with the bank.

### Solutions and progress in the programme in 2020:

# 167\*

number of outlets with a  
"Barrier-Free Branch" certificate

# 3 059

number of branch employees  
trained in serving customers with  
special needs (e-learning)

# 100

number of branch employees  
trained in serving customers with  
special needs (remote training)

# 31\*

number of branches equipped  
with portable induction loops

# 8

number of audits carried out in  
2020

# 14

number of audits planned for  
2021

\*As at 31 May 2021

All the Bank's branches have „Barrier-Free Service“ Standards which set out the rules how to serve customers with special needs, including those with disabilities.

In 2020, these standards were also implemented in the network of Partner Branches. Branch employees take part in training in the service of persons with disabilities. In 2020, we additionally launched e-learning training in non-exclusion in customer service.

## Solutions for the visually impaired



We also offer a network of „talking“ ATMs, adapted to be used by blind and partially sighted people. ATMs are marked with special stickers in Braille with high-contrast colours.

In addition, when using ATMs customers can benefit from the option to turn off the screen when using headphones or to switch the screen to high contrast mode to increase the comfort and security of transactions. Currently, customers can use approximately 1,400 specially-equipped machines which represents nearly 90% of the bank's total ATM network (as at 31 May 2021).

In 2020, we also provided customers with operating instructions in accessible formats (so-called accessible PDF and high-contrast versions).

## Solutions for persons with hearing disabilities

We have developed a network of branches equipped with portable induction loops. Currently, loops are present in over 30 locations of the bank.

*We carried out educational and optimisation activities to popularise the remote service in Polish Sign Language offered since 2014 among our employees and customers. Customers who are deaf or suffer from hearing impairment have the opportunity to use remote connection with an online advisor in Polish Sign Language at each branch, as well as in online channels via online and mobile banking under the „Contact“ option and the bank's website, „Help and Contact“ tab. Service in PJM at the Multichannel Communication Centre is being consistently developed by increasing the availability of the channel within the Online Advisor, extending working hours and broadening the scope of service. The new functionality of the PJM channel on the helpline added in 2020 is the possibility to file a cash loan application.*

*We have made this solution available to customers with hearing impairment in an effort to provide them with dedicated access to our cash loan offering. Thanks to the PJM advisor, customers using the sign language can feel comfortable in the world of credit.*

**Joanna Wcisło**  
Head of Multichannel  
Communication Centre, Santander  
Bank Polska

## Digital accessibility

Santander internet and Santander mobile remote services are systematically audited for accessibility for customers with disabilities in order to best meet their needs. We facilitate logging into our application with Face ID and Touch ID when logging into mobile banking or voice identification when contacting the bank's Communication Centre.

In 2020, changes were implemented to increase accessibility on [www.santander.pl](http://www.santander.pl). Work is currently underway to increase the accessibility of the website and transaction service in accordance with WCAG 2.0 and 2.1 standards.

## Accessible communication

For many years we have been adapting advertising messages to the needs of people with visual impairments (audio description) and hearing impairments (subtitles and PJM interpreter). The films are available on the [„Barrier-Free Service” website](http://www.santander.pl/obb) ([www.santander.pl/obb](http://www.santander.pl/obb)) and the [bank's YouTube channel](#).

In addition, we have developed a successively updated repository of accessible documents in electronic formats – audio and video recordings in Polish Sign Language (PJM).

In response to the needs of the environment, we also offer the possibility to request the document as an accessible PDF file with appropriate contrast and an internal, invisible structure of special markers. This structure means that it is machine-readable by a person with special needs using widely available assistive technologies, which can also be used at home. The document repository is available on a [dedicated website](https://bank.santander.pl/ms/obb/dostepne-dokumenty.html) (<https://bank.santander.pl/ms/obb/dostepne-dokumenty.html>).

## Employee and customer education

Throughout 2020, we conducted systematic communication and education campaigns aimed at the bank's employees and customers. We talked about barrier-free service at meetings and webinars with experts and through social media campaigns.

More information about the „Barrier-Free Service” programme is available at [www.santander.pl/obb](http://www.santander.pl/obb).





## Caring for senior citizens



Our offer is tailored to the needs of our clients, which is why we closely follow the demographic changes taking place in the country. We focus our attention on seniors who were offered special assistance since the beginning of the pandemic.

GRI: FS 14

PRB 1 Alignment, PRB 3 Clients and customers

### Challenges

The COVID-19 pandemic has caused difficulties or changes in many aspects of daily life. The reduction in face-to-face contacts has shifted banking to the online sphere. For senior citizens, who mostly belong to the digitally excluded group, remote banking could have been difficult.



**6.4 million**

number of pensioners in Poland

Source: CSO data, Pensions in 2017.

### Our senior customers

We have over one million senior citizens i.e. people aged 60+. Of this group, 58% have access to e-banking, but not everyone uses it. Only 200,000 customers (34%) are active among seniors who have access to online banking. The remaining ones rely on visits to a branch. Only a little more than half of the seniors (52%) have a debit card.

**>1 million**

senior citizens

**58%**

of them have access  
to e-banking,

**52%**

have a debit card



## Activities for senior citizens

### Observations and conclusions

We explored the topic thoroughly and extensively. We took advantage of the tools and solutions used in service design. Sources of our knowledge included interviews with seniors, their proxies and bank advisors, information and data concerning products and services and ways of communicating about the services.

- One of the biggest challenges is the digital exclusion of this group of customers. Many older people who do not use the Internet simply do not know what use they could make of it. They are not aware that they can use it to satisfy various needs or solve problems.
- As shown by research (Kantar Millward Brown), seniors declare openness to the possibilities offered by the Internet and new technologies. They want to be up-to-date and participate in the new reality, because it makes them feel younger.
- Non-digital seniors who are lonely come to the branches to satisfy their need for human contact.
- Seniors benefit from the transition to electronic banking. Those who have learned to do so are proud about the change, their independence and familiarity with new technologies. It is therefore worthwhile to take measures to support such a move.

### Our objectives

One of the pillars of our strategy is inclusive banking. This is why we adapt our product range to the life stages of our customers.

- We are looking at the behaviour of senior citizens. We want them to be able to bank on their terms, without any inhibitions.
- We will develop initiatives that address the current needs of seniors with a particular emphasis on those related to access to electronic services.
- For seniors who visit our branches to satisfy their need for interactions with other people we plan to organise meetings, workshops and training sessions in the future.
- We are committed to making use of seniors' eagerness to teach other people. The opportunity to share knowledge and skills has a positive effect on seniors.

### Our initiatives in 2020:

We created a dedicated ["Help Senior Log In"](https://www.santander.pl/ws-zalogujseniora) (<https://www.santander.pl/ws-zalogujseniora>) page which aims to educate and support the transition to remote banking for seniors and their loved ones. Among other things, we have reminded people how to set up and use a Trusted Profile and how to bank securely from home.

For those supporting seniors to bank remotely, we have provided a dedicated tab ["Take care of your loved ones"](https://www.santander.pl/koronawirus-aktualne-informacje-banku/dbaj-o-swoich-bliskich) (<https://www.santander.pl/koronawirus-aktualne-informacje-banku/dbaj-o-swoich-bliskich>) on the bank's pages devoted to the pandemic situation.

We have prepared a series of short video tutorials which explain how to use our services and solutions. The videos are available at the "HelpSeniorLogIn" service. In the tutorials we explain each topic in detail and step by step walk the customer through remote banking. Here are some of the topics covered in the videos:

- Santander internet – desktop
- Santander internet – login
- Open banking – adding accounts from other banks

- How to check the transaction history of your account balance in Santander internet
- Santander internet – how to update your data in the bank
- Adding trusted devices to Santander internet,
- Santander internet – making PLN transfers to foreign accounts,
- Santander mobile – how to make a transfer

In total we prepared 22 videos.

## Senior citizen-friendly contact channel

At Multichannel Communication Centre, we did our best to meet the needs of senior customers and launched a special functionality on the IVR on 8 June 2020.

A person who calls from a telephone number provided to the bank as a contact number is automatically identified as our customer. A customer who calls from a number other than the one provided to the bank chooses another option. Thanks to the solution, seniors or interested persons can quickly connect to a dedicated advisor who will help them with remote banking.



"Are you a senior or are you looking for information on how to bank remotely? – Please select 4".



A customer identified by their phone number will hear a message: "Are you a Senior or are you looking for information on how to bank remotely? – Please select 3".

## I The helpline for seniors:

**268**

dedicated advisors

**24/7**

continuous availability of the service

**73,000**

used by the end of 2020

## The positive effects of our digital inclusion activities on seniors:

- Within a short time of launching the option dedicated to seniors on the helpline our observations showed that the solution worked. It is used not only by older people but also by their grandchildren or children who want to find out how to help their relatives.  
Some seniors need advice on using online access to their bank and want to learn about the benefits of remote banking. Many are already proficient in using the bank's products and services and ask advisors detailed questions. Others call because they need technical support.
- Our advisers are well prepared, they know how to talk to seniors. They are committed, patient, kind, speak slowly and calmly. Clients appreciate this, and often during conversations they thank us very much for the help, for our approach and the support received from advisors.
- A senior customer who understands remote banking feels younger by some 20 years and it can be felt even in their voice over the phone. After our pilot project, we learned that customers who were convinced to use digital banking were eager to tell their friends about it and encouraged them to use the new options because it turned out that "it was not so difficult at all".

*The current situation around the world, not only related to the coronavirus pandemic, but in general to the transfer of products and services to online channels, clearly shows that the use of remote banking is a convenient and safe solution for seniors which may soon become inevitable. Seniors are more and more active and courageous when it comes to using new technologies. We want to teach our senior customers how to use electronic banking and much more. Our advisors act patiently and with great empathy and devote as much time to each senior as it takes to make banking with SBP easy, safe and friendly.*

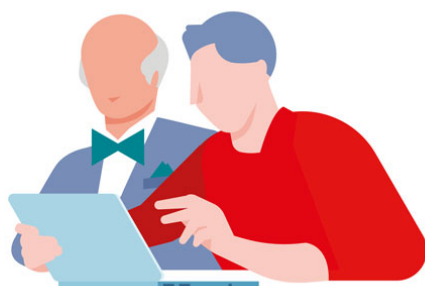
**Joanna Wciśło**  
MCC Director at Santander Bank  
Polska S.A.

- We have developed a prototype process for moving the 'non-digital senior' to online banking.

We want to engage the persons closest to seniors in order to provide them with comfortable conditions for using remote banking. We believe that it is a good solution to have the support of someone close and trusted, who has time for the older person and can explain everything patiently.

**Support will be provided to seniors and those who want to help them:**

## BANKOWOŚĆ INTERNETOWA NA TWOIM KOMPETERZE - PRAKTYCZNY PRZEWODNIK DLA CIEBIE



 **Santander**

- We will provide a demo version so that seniors can test the services without fear of "clicking something wrong" or making a mistake and losing money.
- We plan to allow a trusted user to be added to the senior's e-banking platform. This person will be allowed to view seniors' products and help if needed. This option will be voluntary and activated only at the senior's request. Thanks to the solution, the senior will not feel left alone with the new finance management tool.

Seniors using digital solutions can become natural ambassadors of online banking and spread the concept of remote banking among their friends. Our pilot project involved the bank's employees and their senior relatives and friends.

## Implementation of the programme prepared in 2020:

In 2021, we launched a test project. Couples consisting of a senior and his/her assistant can apply to participate in the #HelpSeniorLogIn programme. The assistants will support and accompany them during the programme. In the first edition, assistants had to submit an application by 14 May 2021 via a form on the bank's website [www.santander.pl/ws-zalogujseniora](http://www.santander.pl/ws-zalogujseniora). Until 31 August, we are waiting for more couples to sign up for the second edition of the project.

A bank advisor will then contact the enrolled persons by phone to set up an online meeting and education plan tailored to the needs of the individual client.

The programme involves learning in stages so that eventually a person who has not yet used online banking can use remote services independently. It is also possible to contact a tutor from the programme at any time and use the materials that the bank makes available on the website.

More details, including the application form, are available at [www.santander.pl/ws-zalogujseniora](http://www.santander.pl/ws-zalogujseniora)

- The **Santander Bank Polska Foundation** is offering a series of **workshops for senior citizens entitled "Independent and Safe Seniors on the Web"** aimed at teaching them how to bank safely. In this way we support avoidance of situations in which the elderly fall prey to fraudsters who create fake payment sites, send infected links or pass themselves off as someone else. The Foundation cooperates with the police on projects such as: "Happy Senior", "Grandson \* Police Officer Scam", "Seniors, don't give up!", "Olabogababciu" and "Safe Senior in the Surrounding World".
- **In cooperation with the Lesław A. Paga Foundation**, as part of the "Seniors 4.0" project, we have prepared **two podcasts for seniors** and their relatives: "Safe use of online banking" and "Card payments and mobile services". The expert materials for seniors were prepared by our employees.
- As part of the partnership in the **"Security in Cyberspace"** project which is coordinated by the Warsaw Banking Institute, we got involved in the campaign "Going Cashless Is Worthwhile". The aim of the initiative was to educate seniors, among others, on how to use cashless payments in practice.

Find more information about our community initiatives aimed at seniors [in chapter Communities – Security](#).

Our activities addressed to seniors were appreciated by internet users and a team of experts who awarded us with the 1st place in the Golden Banker 2020 ranking in the "Socially Sensitive Bank" category.



## Support in difficult situations

Our mission is to help people and businesses prosper but we also provide support in difficult situations. We are aware that there are many causes of our clients' problems with repayment of their liabilities so we offer understanding and solutions.

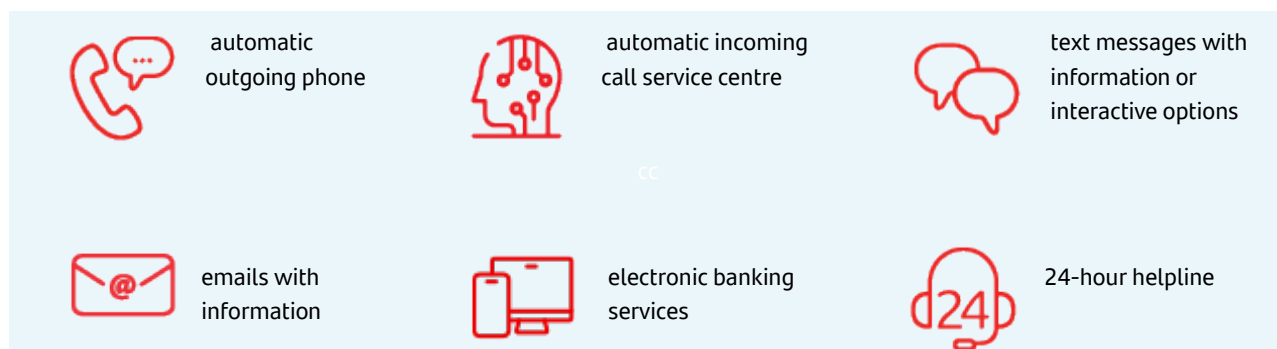
*GRI: Custom indicator ((Products and initiatives for small and medium-sized enterprises (SMEs))*

*ESG: S – Society*

*PRB 3 Clients and Customers*

Statistics show that even one in five bank customers experiences difficulties with timely repayment of bank loans at least once in a lifetime. Our bank's priority with regard to customers in such circumstances is to individually identify the causes of the distress and jointly find the best possible solutions to restore the repayment of liabilities.

Monitoring arrears at an early stage is key. This applies to both retail customers and SMEs. Customers have the option of self-service through the following contact channels:



When a payment is overdue payment, at an early stage the advisor will contact the client to:

- identify the client's problems and needs and help to choose and implement the most appropriate solution to the given situation;
- advise on how to solve the problem with debt repayment;
- conduct telephone monitoring and maintain systematic communication with the customer based on partnership terms;

- agree arrangements for the repayment of overdue debt and work out long-term solutions that minimise the risk of future defaults.

The customer can also declare the due date of an overdue instalment payment on their own, using the Santander internet service, without waiting for contact from the bank. Two solutions are available as a standard:



declaration of repayment of overdue amounts within seven days



requesting a conversation with an advisor at a time convenient to the customer to agree a new repayment date

We regularly check whether our advisers apply partner communication principles and meet customer expectations when talking to them. Immediately after each conversation, we carry out a quick survey. Customers rate, amongst other things, the friendliness, politeness and commitment of the adviser on a scale of 1 (least satisfied) to 7 (most satisfied).



Last year, we invited over 65,000 customers to participate in the survey.

The response rate was 29% and the level of SAT-NET customer satisfaction reached 83%.

### How can a customer apply for a change in loan repayment terms?



Report the problem through our helpline



Send an email or a letter with a request downloaded from the bank's website, from the "Problems with timely loan repayment" tab

How can a customer apply for a change in loan repayment terms?

- Report the problem through our helpline
- Send an email or a letter with a request downloaded from the bank's website, from the "Problems with timely loan repayment" tab.

Pursuant to the Act on support for mortgage borrowers in financial difficulties, the bank accepts clients' applications for support from BGK's funds.

For mortgage customers with loans in Swiss francs, the bank has implemented and offers the so-called “Six-pack of Aid Measures” of the Polish Bank Association. We propose all solutions from the six-pack, including the currency spread reduced to 2%, taking into account the negative Swiss franc LIBOR value, loan restructuring, reduction of the instalment value, change of loan collateral and currency conversion to PLN at the average NBP rate.

All information for our bank’s clients in financial distress can be found on the bank’s website.

## Solutions

**Retail and SME clients** are most often offered the option of debt restructuring, i.e. a new repayment schedule together with a relationship manager who takes an individual and flexible approach to analysing the specific situation.

- Possible solutions include:
- grace period for the payment of loan principal or interest,
- temporary reduction of the loan instalments value,
- extending the repayment period of the loan,
- setting a new repayment schedule covering the overdue and non-past due portion of the loan,
- combining all liabilities into one loan,
- voluntary sale of the real estate pledged as the security for the repayment of the loan (in case of obtaining a lower amount than the amount of the liability we agree on convenient conditions for the repayment of the remaining part of the liability).

As part of our restructuring activities, we adjust the repayment schedule to the client’s payment capacity, enable the voluntary sale of redundant assets and support clients in seeking investors (on the basis of powers of attorney granted).

**In the case of a corporate client** in a difficult situation, due to the nature and complexity of the matter, we each time conduct an individual analysis of the client’s situation and the causes of the difficulties. The type of support is agreed between the client and our bank advisor who after the analysis proposes restructuring solutions tailored to the financial and economic situation of the client.

Our main objective in supporting a corporate client in a difficult financial situation is to restructure the debt to enable voluntary repayment.

The bank’s response to difficult situations during the pandemic is described in the chapter Our engagement during the pandemic.

# Climate and environment







## Our approach



The way we approach the challenges facing the world today is, in our view, the most important measure of an organisation's responsibility. Therefore, environmental protection and counteracting the effects of climate change are the overarching goals of "green banking", a pillar of Santander Bank Polska's Responsible Banking strategy.

GRI: 102-15, 103-1, 103-2, 103-3

EC/TCFD, EC/TCFD

ESG: E - Environment, ESG: G – Government

PRB 1 Alignment, PRB 2 Impact

In 2020, we placed the greatest emphasis on sustainable, green financing by developing environmentally friendly offerings and projects to support Poland on the road to a zero-emission model. We were equally committed to activities and investments that reduce our own environmental footprint.

## Towards Net Zero

As one of the largest banks in Poland, we are aware of our role in the transformation of the Polish economy and of the importance of our actions, policies and financing for this process. The global Net Zero strategy just announced by the Santander Group is a testament to this.

Our Net Zero strategy assumes that we will achieve climate neutrality by 2050. The reduction includes both our internal emissions, such as from electricity consumption, business travel and car fleet operations, but also the emissions that result from our financing – lending, advisory and investment services provided to customers from all segments.

As part of our pursuit of this goal, we declare that as of 2030 we will cease financing power companies with more than 10% of their revenue from coal-fired power generation. In addition, we plan to completely reduce the bank's exposure to thermal coal producers by 2030.

One of the priorities we have set for ourselves is to support customers in the green transition. Our goal is not just to finance what is already green. We aim to change the nature of the economy by helping our clients implement sustainable production principles. That is why it is so important for us to develop and support zero-emission projects or those that lead to zero-emissions.

[More in chapter Climate and environment - Net Zero strategy.](#)

## Highlights of 2020:

### Green financing.

PLN 842 million is the total value of our green financing, including:

- PLN 294 million for green buildings with BREEAM Excellent or higher or LEED Gold or higher certificates;
- PLN 146 million for RES development,
- PLN 176 million for the purchase of green public transport and cars.

Our commitment to RES funding in 2020 was 10 times greater than in 2019.

### Implementation of the bank's environmental footprint reduction plan.

In 2020, we achieved neutrality on internal carbon emissions. This was made possible by the transition to green energy, as well as the purchase of carbon credits, or green certified assets that offset emissions. We also replaced our vehicle fleet with green hybrid cars, which have lower fuel consumption and lower emissions.

#### Achieved results:

- 100% of the electricity purchased by the bank comes from eco-friendly sources, mainly hydroelectric power plants
- 0% of plastic water bottles – we used 7 tons less plastic.

### Support for external projects and initiatives.

As the only representative of the Polish financial sector, we have joined the Polish Plastics Pact to actively participate in developing solutions for packaging manufacturers. We intend to support them in eco-transformation and in efforts to increase the scale of plastic waste reuse.



## Managing the approach to environmental issues



Taking care of climate and environmental protection is one of the key elements of our business strategy. We take a conscious approach to climate issues. The green banking agenda is implemented in line with the bank's policies and regulations based on national and international standards.

GRI: 103-1, 103-2, 103-3, 102-11

EC/TCFD

ESG: E- Environment

PRB 1 Alignment, PRB 2 Impact

Our business operations are guided by the ESG approach, whereby environmental issues are one of the criteria in making business decisions. We conduct assessments – according to ESG guidelines – of the various assets in which we invest. This allows us to take a broader view of the risks involved and provides opportunities for sustainable development.

We have identified risks that could directly impact the environment or have long-term effect on climate change. The exclusion criteria, described as prohibited activities, apply to all clients of the Santander Bank Polska Group in the provision of loans or financial advisory services.

We apply the prudence principle in managing our environmental impact, and the overarching document describing our approach to environmental issues is the „Sustainability Policy”.

**The document contains a declaration that our bank attaches great importance to environmental protection, especially in the context of combating climate change.**

Among other things, we commit to:

- minimize the environmental impact of our offices and branches, i.e. consider our own environmental footprint (e.g. energy consumption, facility operations);
- consider the environmental impact of our banking activities;
- promote products and services that respect the environment;
- consider and assess the climate change impact of projects financed.

In 2021, we launched the „Social, Environmental and Climate Change Risk Management Policy“.

The policy identifies risks for all customer segments.

## Environmental risk in Santander Bank Polska

### Social and environmental policy

CIB clients	Corporate clients	SMEs
ESCC risk assessment procedure *	Portfolio pre-selection	Conformance statements for selected sectors
<ul style="list-style-type: none"> <li>Oil and gas sector</li> <li>Energy sector</li> <li>Metals and mining sector</li> <li>Soft commodities</li> </ul>	Questionnaire for selected clients	
Environmental	Social	Governance
Risks related to climate change <ul style="list-style-type: none"> <li>Physical risks</li> <li>Transformation risks</li> </ul> Environmental risks <ul style="list-style-type: none"> <li>Gas emissions</li> <li>Waste management</li> <li>Water management</li> <li>Biodiversity</li> </ul>	<ul style="list-style-type: none"> <li>Work safety and work accident prevention</li> <li>Consumer health and product safety</li> <li>Relations with the community</li> </ul>	<ul style="list-style-type: none"> <li>Corporate governance</li> <li>Management and strategy</li> <li>Reporting and transparency</li> <li>Group structure</li> <li>Legal and regulatory environment</li> </ul>

\* ESCC: Environment, Social & Climate Change Risk

The above figure presents a best practice applied when analysing customers from the CIB segment. As at the date of this report, it does not apply to all of the bank's customers.

The implementation of the provisions of social and environmental policies is supported by the [Responsible Banking and Corporate Culture Committee](#).

We respect international best practices and guidelines on social and environmental issues. The most important are the Equator Principles, which provide guidelines for assessing environmental and social risks in financed projects.



## Management systems and standards

In the area of management of internal environmental activities, we have made the following commitments:

- to comply with regulatory and other requirements that apply to the bank's activities, products and services;
- to promote the continuous improvement of their management systems in order to improve their effectiveness in terms of environmental performance;
- to implement guidelines and control mechanisms to ensure the protection of the environment and the prevention of pollution; and
- to promote the policy among employees and local communities and establish channels of communication with stakeholders on environmental issues.



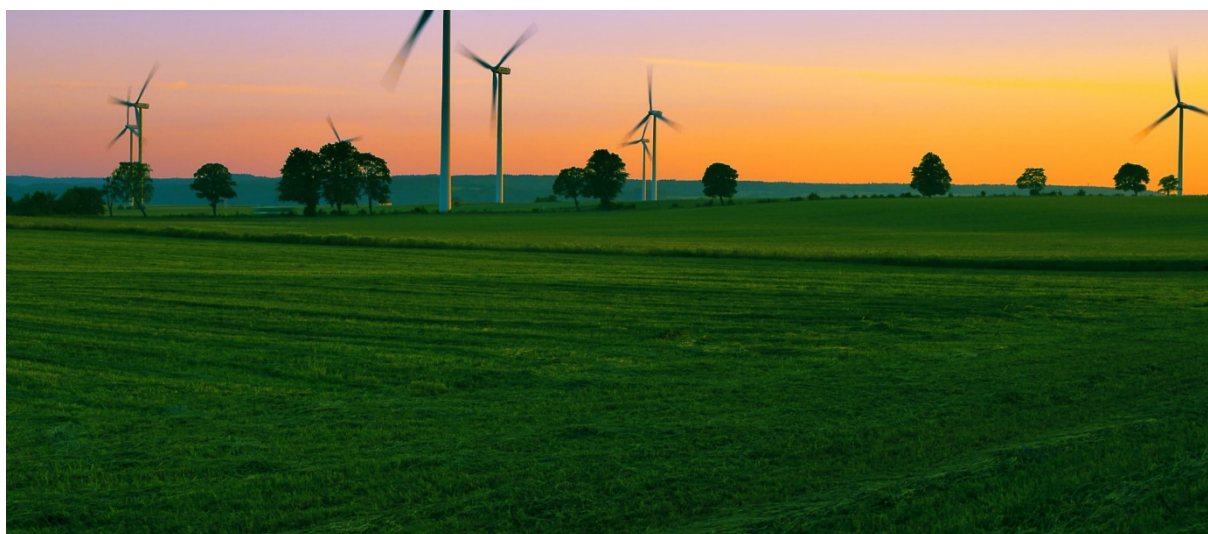
In 2020, we began preparing the organization to implement an environmental management system in accordance with the requirements of ISO 14001:2015 in the headquarters building.

In 2021-2022, certification of the implemented system is planned. Due to the COVID-19 pandemic, the accomplishment of the goal has been postponed.

## Environmental certificates

Business Support Centres are located in certified buildings. The LEED PLATINUM environmental certificate has been granted to buildings in Warsaw (Atrium I and Atrium II) and Poznań (Business Garden), and the LEED GOLD certificate to our office building in Wrocław.





## Approach to risk management

GRI: 103-1, 103-2, 103-3,  
EC/TCFD  
ESG: E – Environment

Environmental and especially climate issues have a significant impact on the banking sector. Risks and opportunities arise from business activities, namely:

- investing,
- lending,
- selling financial derivatives
- advising on projects aimed at minimizing negative impact on the environment.

We manage social and environmental risks resulting from our own activities and those of our clients. The bank has identified social and environmental risks, including climate risks, related to financing undertakings of customers from selected sectors. The environmental and social components of risk management are used as assessment criteria for the Corporate and Investment Banking segment projects. The activities of clients in this segment may be subject to exclusions or restrictions, which we have defined in procedures for:



The scope of the risk analysis depends on several factors, including the industry and size of the client. For the largest clients, we perform the most extensive risk analysis.

The criteria we apply in providing financial products and/or services (including all forms of financing, insurance services, asset management services, equity investments and advisory services) to clients and projects related to our activities in these industries are described in our Social, Environmental and Climate Change Risk Management Policy.

## We are transparent

We are committed to good practice and meeting regulatory requirements related to the disclosure of financial risks caused by climate change. We will report on the actions we are taking to identify, manage and monitor these risks.

### Social and environmental risk management in Santander Bank Polska S.A.

- Since 2015, these matters have been regulated by our social and environmental policies.
- In 2019, we introduced environmental and social elements as evaluation criteria for corporate and investment banking segment projects. We implemented a procedure defining a mandatory social and environmental risk analysis process.
- In June 2019, we updated our social environmental policies, complementing them with a package of five environmental sector policies, including a renewed climate policy, and two new sector policies: energy and mining and metals.
- From 2020, all bank agreements with businesses that deal with coal include clauses prohibiting the use of allocated funds for coal mining and production purposes.
- In 2020, ESG indicators became part of the evaluation of new products and services in the customer-centric process.
- In 2021, as a result of the unification of three sector policies previously in place (Soft Commodities, Energy and Mining and Metals) we launched a unified „Social, Environmental and Climate Change Risk Management Policy”.
- In June 2021, we introduced an environmental and climate change risk assessment procedure for clients in the Corporate segment.

The implementation of the provisions of the social and environmental policies is supported by the [Responsible Banking and Corporate Culture Committee](#).



## How we manage environmental and climate risk

The commitments we have made to cease financing certain activities are among the most important assumptions in our environmental and climate policies.

GRI: 103-1, 103-2, 103-3

ESG: E – Environment

For business and regulatory reasons, as well as to meet the expectations of our stakeholders, we have decided to refrain from financing new thermal coal mines and new thermal power units based on this raw material.

### In our social and environmental policies we declare:

- no new funding for coal mining,
- total reduction of coal mining exposure by 2030,
- reduced financing for existing coal-fired power plants,
- no financing for new coal-fired power plant projects
- discontinuation of financing for power companies with more than 10% of their revenue from coal-fired generation, starting in 2030.

We have set up a social and environmental risk team in the Risk Department that is responsible for assessing these risks and making recommendations regarding transactions with customers.

Our credit partners are required to verify that a social and environmental risk analysis has been performed and that the required expert recommendation has been included in the credit application.





## Targets

GRI: 103-3

EC/TCFD, EC/TCFD

ESG: E – Environment

PRB 2 Impact

Our responsible banking strategy announced in 2019 guides the bank's actions for the coming years and identifies climate protection and the environment as key areas. We have committed to:

- offering environmentally friendly „green” products and solutions,
- undertaking educational activities aimed at customers, employees and local communities,
- implementing internal initiatives to reduce the bank's environmental footprint.

As part of these aspirations, we have set the following targets for the coming years:

### *Commitments concerning the environmental footprint*

	KPI	2020	2021	2022	2023
<i>Commitments concerning the environmental footprint</i>	Purchased energy from renewable sources [%]	100	100	100	100
	Internal energy consumption from renewable sources [kWh].	30	30	32	31
	Total energy consumption [kWh]	32	31	30	30
	Percentage of reduced single-use plastic consumption [%]	100	100	100	100



## Our plans for 2021 in the area of sustainable finance

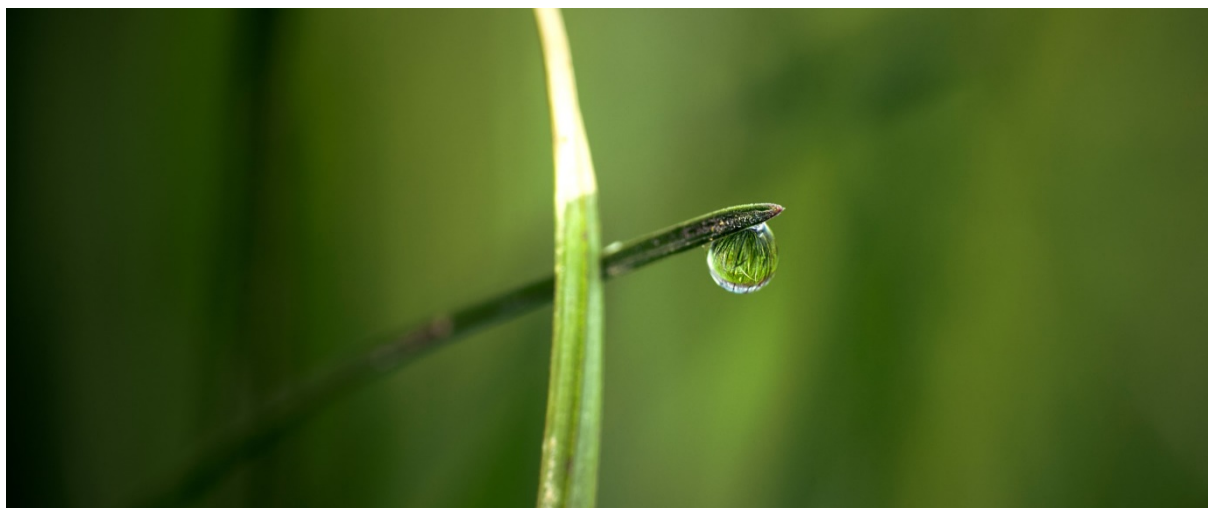
### "GREEN BANK"

#### Our products and operations

- Green cards for individual customers – we will offer cards made of recycled PVC.
- We will develop an offering for retail and corporate customers.
- We will implement an assessment of ESG risks in the supplier selection process.

#### CORPORATE GOVERNANCE

- We will continue and improve the process of evaluating new products and services based on ESG indicators.
- We will implement an updated Environmental, Social and Climate Change Risk Management Policy.
- We will establish a Sustainable Finance Framework.
- We will implement projects resulting from the SFDR Regulations EU 2019/208 and 2020/852 and TCFD recommendations.
- We will launch the collection of ESG data from our clients, including so-called general purpose lending.
- We will supplement the bank's procurement policy with climate criteria. In early 2021, we launched a survey among our suppliers on their level of commitment to ESG issues.



## Offering

PRB 2 Impact

ESG: E – Environment,

EC/TCFD, EC/TCFD



## The bank supports energy transformation alongside its customers

*Under the Responsible Banking strategy, the bank actively supports the transformation of the Polish energy system into a zero-emission model.*

***We were the first institution in Poland to offer financial solutions based on ESG (Environmental, Social, Governance) or SDG (Sustainable Development Goals) principles. These include green bonds, ESG-linked loans and bonds, and interest rate volatility hedging transactions based on sustainable development principles. We are also involved in financing wind and solar farms. In 2020 we participated, among others, in the largest financing of photovoltaic farms portfolio in Poland to date. We actively participate in the transformation of the Polish energy sector - in the coming years we will continue to finance the transition from coal-fired power generation to green energy sources.***

**Michał Gajewski,**

CEO of Santander Bank Polska S.A.

You can read more about green financing in the 'Climate impacts' [in chapter Climate and environment – Sustainable green financing.](#)

## Our green offering

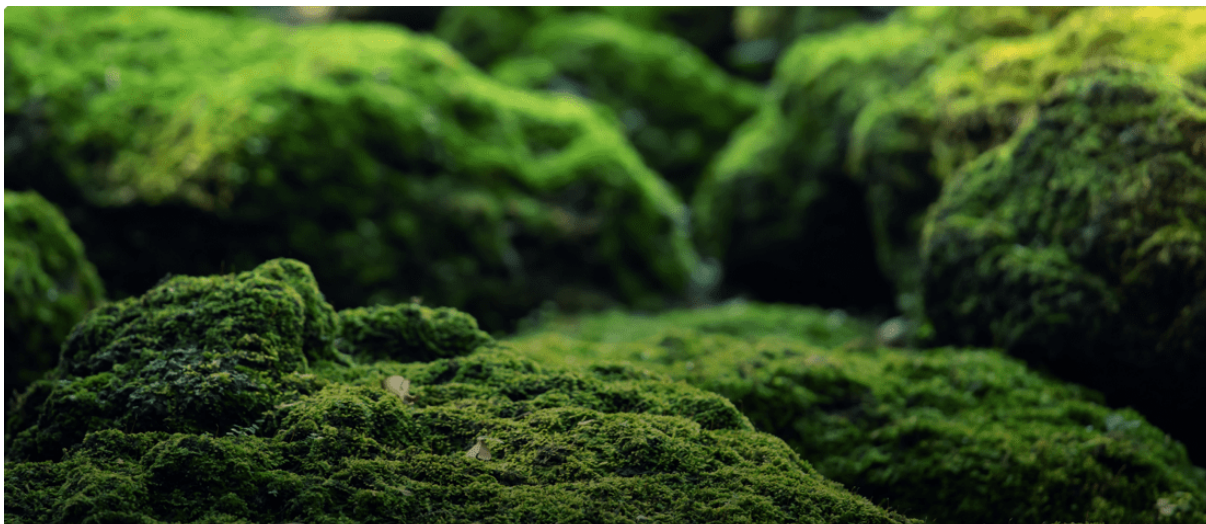
In 2020, Santander Leasing posted a record performance in the area of green investments amounting to PLN 423 million.

- We promote the purchase of hybrid and electric cars. At the beginning of 2020 Santander Leasing launched promotional deals including a 100% lease for electric cars and 102% lease for hybrid cars.
- We have simplified the financing of RES.
- Santander Leasing S.A. offers the SolarLease product, which allows customers to finance photovoltaic installations in the form of a lease or loan. From February 2020, entrepreneurs conducting business or agricultural activity can receive attractive financing from Santander Leasing regardless of where the installation is located. The offer assumes that the customer's own contribution will be as low as 10% of the installation

value with the financing period ranging from 12 to even 72 months. The financed systems include photovoltaic installations with a capacity from 10 kW to 50 kW with a total net value from PLN 15,000 to PLN 300,000.

- We offer business customers a loan guaranteed by Bank Gospodarstwa Krajowego under the name Biznesmax Guarantee. It is granted, among others, to support investments with an eco-friendly effect and to finance companies that have made such investments in the last five years. The product is very popular among corporate customers and facilitates the installation of photovoltaics or the purchase of equipment with higher environmental standards, which helps reduce the consumption of raw materials or energy.

We are also designing a product that will help develop not only a network of home electric vehicle charging stations, but also multi-site commercial stations.



## Green initiatives and projects

GRI: 102-12, 102-13

EC/TCFD

ESG: E – Environment

PRB 2 Impact, PRB 4 Stakeholders

### Projects

We support non-governmental organizations and the development of local communities through grant programs. One of them is „Here I live, Here I make ECO changes“, a competition for a project contributing to the creation of ecological solutions in public space. In 2020, Santander Bank Polska Foundation donated PLN 500,000 for the implementation of this grant program.

For more information on our initiatives, read the Communities, [chapter Santander Bank Polska Foundation](#).

### Environmental initiatives

We engage in pro-environmental projects and support sectoral, cross-industry and international initiatives concerning the protection of the environment and its resources.



We are a member of the Green Transformation Council of the Lewiatan Confederation. The purpose of the Council is to provide opinions and consultations on regulations and strategies that are part of the European Green Deal, including the preparation of expert reports, positions, strategies, opinions on regulations, as well as active cooperation with public administration on the final shape of the proposed solutions.

More information can be found [here \(http://konfederacjalewiatan.pl/\)](http://konfederacjalewiatan.pl/).



As the only representative of Poland's financial sector, we are a signatory of the Polish Plastics Pact established in September 2020, which joined the global initiative of the Plastics Pact Network of the Ellen MacArthur Foundation. The Pact aims to change the current model of plastics use in packaging on the Polish market towards a closed loop economy and announces six common goals for Pact members by 2025. The initiative was created under the umbrella of the 17 Goals Campaign. The Pact's goals are based on a model of the three most important directions of action advocated by experts: reducing the use of plastics, introducing innovations and creating closed cycles. The roadmap proposed by the Polish Plastics Pact sets out six strategic objectives which companies operating in Poland with impact on the plastic packaging market will strive to achieve by the end of 2025.

Through membership in the Pact we want to support customers in the transformation of their businesses.

For more information go [here \(https://kampania17celow.pl/inicjatywy/polski-pakt/\)](https://kampania17celow.pl/inicjatywy/polski-pakt/).



„Together for the Environment” is a partnership for the implementation of environmental Sustainable Development Goals established by the UNEP/GRID Centre. The initiative supports the creation of the best possible conditions for the implementation of Sustainable Development Goals in Poland, especially those relating to environmental issues. The aim of the project is sustainable development with cooperation of many parties (from different sectors and industries) based on the principle of environmental responsibility. The partnership brings together companies, associations of companies and chambers of commerce, scientific institutions, public administration units, NGOs and individuals. It serves the exchange of ideas, experiences and good practices, as well as broad cooperation for the implementation of the SDGs.

Details can be found [here \(https://www.gridw.pl/partnerstwo\)](https://www.gridw.pl/partnerstwo).



For three years we have been a strategic partner of the „Green Ribbon #ForThePlanet” campaign. This undertaking is organized by the UNEP/GRID-Warsaw Centre, promoting in Poland the mission of the United Nations Environment Programme. The theme around which the message of the 2020 global celebrations of World Environment Day and the #ForThePlanet campaign was focused was biodiversity, and the project slogan was „Save Nature. Save Ourselves”.

More information about our involvement in the campaign, whose ambassador was Marcin Dorociński can be found [here \(https://www.santander.pl/aktualnosci/aktualnosci-lista/kampania-zielona-wstazka-2020-dlaplanety\)](https://www.santander.pl/aktualnosci/aktualnosci-lista/kampania-zielona-wstazka-2020-dlaplanety).



Należymy do Koalicji 5 frakcji, tj. międzysektorowej inicjatywy firm i instytucji, która powstała, by kreować innowacyjne rozwiązania w zakresie wspierania segregacji, odzysku i recyklingu odpadów, zwłaszcza opakowaniowych.

More information [here \(https://5frakcji.pl/\)](https://5frakcji.pl/).



Ministerstwo Rozwoju,  
Pracy i Technologii

In 2017, we joined the Partnership for the Implementation of Sustainable Development Goals (SDGs) in Poland.

This is an agreement between the Ministry of Development, Labour and Technology and representatives of business entities aimed at creating synergies of actions taken in Poland in the field of implementing the recommendations of Agenda 2030 and achieving the Sustainable Development Goals enshrined therein.

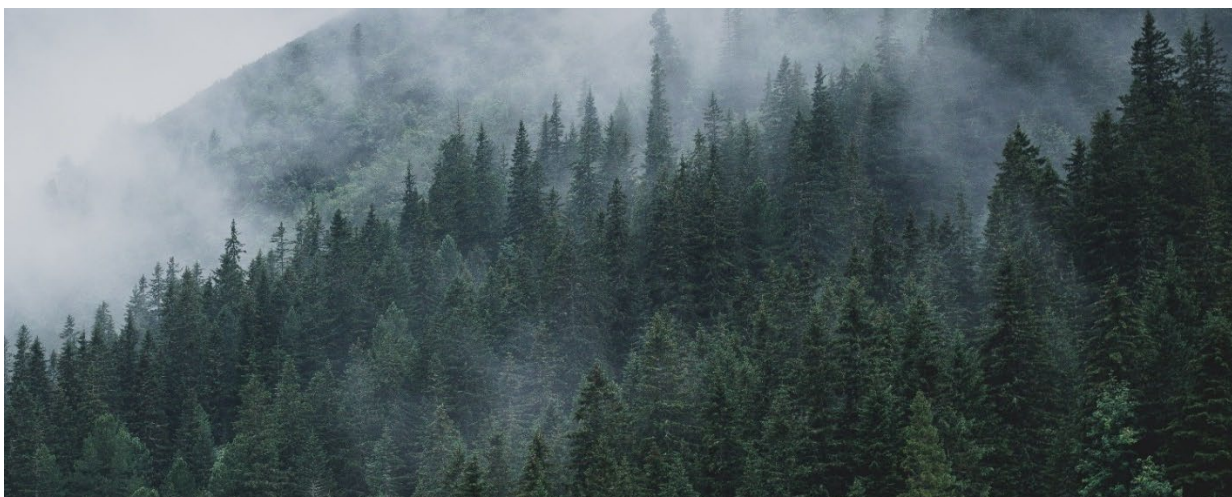


## Challenges

Climate change is a phenomenon that affects all of us. Its effects are our reality: temperatures are increasing, precipitation patterns are changing, glaciers are melting, and average water levels (seas and oceans) are rising around the world.

Mitigating climate change is one of the global challenges we face today. One contributor to the warming is the increase in greenhouse gas concentrations in the atmosphere, which is caused by human emissions. To minimize climate change, we must reduce or prevent these emissions.





## Existing regulations

In 2015, the international community (nearly 190 countries, including the European Union and its member states) concluded the Paris Agreement, the United Nations Framework Convention on Climate Change.

It is the first universal and legally binding global agreement on climate issues. It sets out a global action plan to protect us from the threat of far-reaching climate change by limiting global warming to less than 2°C and aiming to keep it at 1.5°C. Signatory governments agreed that emissions should be rapidly reduced in line with the latest scientific information available to achieve a balance between emissions and absorption of greenhouse gases in the second half of the 21st century. Of importance to the banking sector is the fact that the Paris Agreement commits parties to ensure that financial flows are consistent with the climate goals of the agreement, i.e. to eliminate investments in climate-damaging projects. The international effort to combat climate change is led by the European Union, which in December 2020 presented an updated and increased nationally determined contribution to reduce emissions.



As part of its climate and energy policy, the European Union has committed to reduce net greenhouse gas emissions in its territory by at least 55% by 2030 compared to 1990 levels.

The declaration is a binding target for all member states.

A document that has influenced our way of managing emissions is the 2018 European Parliament report, which proposes to add the topic of greenhouse gases (GHG) emissions to the hitherto accepted scope of information to be included in the activity report, in the form of presenting emissions in Scopes 1, 2, 3 and the results of implemented actions in relation to the climate objectives of the European Union.

The abovementioned regulations, as well as many others, including the Climate Pact, are the elements of the European Union strategy called the European Green Deal. The plan aims to transform the European Union into a fair, healthy, sustainable and prosperous society. It also aims to help fix the way we treat nature. It puts in place the policies and laws needed to make systemic change a reality. The solutions outlined in the Green Deal will only succeed if everyone is actively involved and makes a tangible contribution. The overarching goal is to achieve a profound greening of the European Union's economy from the third largest source of greenhouse gas emissions in the world to the first climate-neutral area in three decades\*.

\* Based on: European Climate Pact. Enhancing the role of citizens in shaping a greener Europe, Brussels, press release, 9 December 2020, <https://ec.europa.eu> (Accessed on 30 April, 2021)



## Our response to climate challenge

The Santander Group is an important player in the European and global financial market and, as a socially responsible organisation, it implements all the guidelines developed at EU and international forums and wants to be a leader in its commitment to sustainable development.

It is the regulators who set the directions for the transformation of individual sectors, but business itself, including banks, can and should take action to achieve the emission reduction goal.

As one of the largest banks in Poland, we are aware of our role in the transformation of the Polish economy and the importance of our actions, policies and financing for this process.

***In line with its responsible banking strategy, Santander Bank Polska wishes to actively participate in the transformation of the Polish energy sector into a low-carbon model. Striving to meet the goals of the Paris Agreement is a very important element for the entire Santander Group. The Net Zero strategy announced in April 2021 and the related discontinuation, from 2030, of financing for energy companies whose revenues from thermal coal production account for more than 10%, is the next and natural step to achieve this goal.***

**Michał Gajewski,**  
CEO of Santander Bank Polska S.A.



## Net Zero strategy



Net zero emissions is a global strategy of the Santander Group. We are undertaking a challenging but necessary task. We want to reduce indirect greenhouse gas emissions in our value chain, from suppliers to end users, such as the recipients of services provided by our business and corporate customers.

GRI: 103-1, 103-2, 103-3, 302-1, 305-1, 305-2, 305-3

ESG: E – Environment

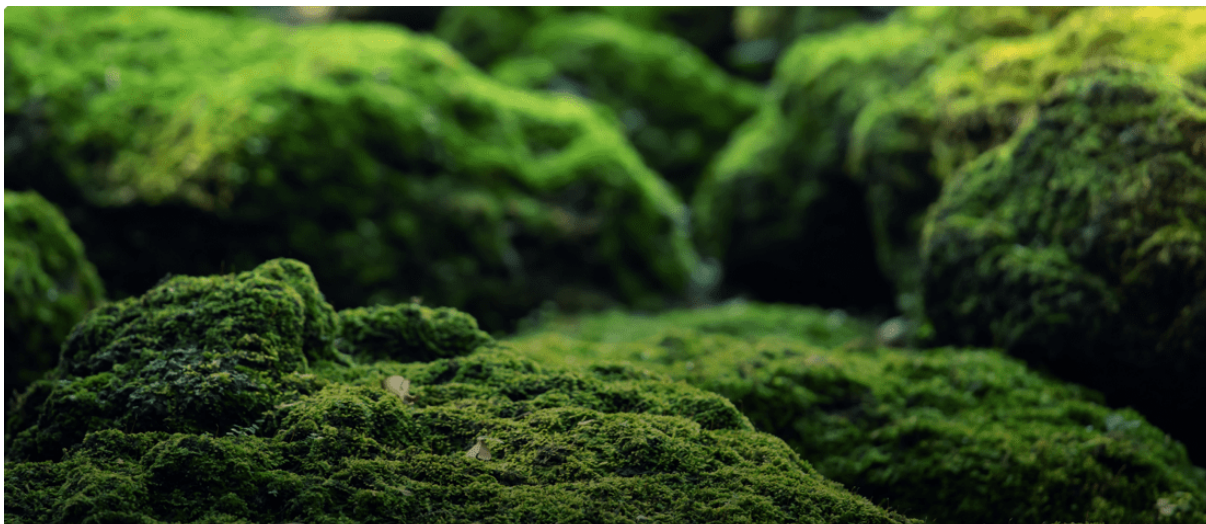
EC/TCFD

PRB 1 Alignment, PRB 2 Impact

### Steps taken

- In 2019, we discontinued the financing of new thermal coal mines and new power units based on thermal coal.
- Starting in 2020, all of the bank's agreements with entities that rely on coal include clauses prohibiting the use of allocated funds for coal mining and production purposes.
- We support our clients in achieving their business goals, but also help them meet their environmental and climate change regulatory obligations.
- We confirm that we plan to completely reduce the bank's exposure to thermal coal producers (expiration of all contracts) by 2030.





## Sustainable green financing

We support our clients in implementing long-term strategies of transforming their businesses into pro-environmental and ecological ones. We actively participate in eco-friendly changes of the Polish energy sector. In the coming years we will continue to finance the transition from coal to renewable energy sources.

GRI: 103-1, 103-2, 103-3  
 EC/TCFD, EC/TCFD  
 ESG: E – Environment  
 PRB 2 Impact

In 2020, we started implementing the **TCFD (Task Force on Climate-related Financial Disclosures)** guidelines across the bank.

The Corporate and Investment Banking Division offers a wide range of products and services to support Poland's energy transition. In 2020, we entered into the following agreements for green financing:

- We co-financed a solar power plant project developed by R.POWER, a leading Polish investor and developer of photovoltaic systems. This was the largest contract in Poland worth PLN 350 million for the construction of photovoltaic farms, with a total capacity of 121 MWp. This will allow 128 solar power plants to be put into operation in Poland over the next 2 years.
- We co-financed Dębick Wind Farm owned by Polenergia. Electricity from the farm will start to be supplied to consumers in mid-2022. The farm will be one of the largest energy sources of this type in Poland.
- We finalized the issue of the first in Poland ESG-linked bonds for a client from the fuel sector as well as green bonds for a client from the telecommunications sector.
- Santander Bank Polska is the coordinator, arranger and dealer of the first sustainability-linked bond issue for TAURON Polska Energia S.A., worth PLN 1 billion. The proceeds of the transaction will be used, among others, for TAURON's Green Turnaround, i.e. increasing the share of zero-emission sources in the generation structure of the organisation.

We signed the first ESG-linked agreement, i.e. an agreement based on the assessment of the borrower's Environmental, Social and Governance commitments in the area of sustainability and corporate social responsibility with Energa in September 2019. Santander Bank Polska acts as the coordinator, arranger and ESG agent in it. The PLN 2 billion agreement, signed by a consortium of five banks, is valid until 2024, with an option to extend it until 2026.

- We use funds obtained from the European Bank for Reconstruction and Development (EBRD) to offer clients loans under a program supporting energy efficiency of buildings to finance the construction of buildings that

meet environmental standards evidenced by generally recognized international LEED or BREEAM certificates, for a total amount of 140% of the financing raised, i.e. EUR 140 million.



By the end of 2020, we had funded 33 green buildings, investing the amount of PLN 479 million.

- We provided financing in the amount of PLN 165.4 million to Solaris Bus & Coach with a guarantee from BGK for the delivery of 50 zero-emission buses for the Municipal Transport Company in Kraków.
- At the beginning of 2021, Santander Leasing established cooperation with Elocity, a company offering a complete management system for business electric car charging stations.



Throughout 2020, we financed eco-vehicles worth a total of nearly PLN 164 million.

*The offer of financing green fixed assets, both vehicles, machinery and equipment and photovoltaics, for more than 10 years has been a continuation of our strategy to support eco-investments. Only in 2020 we financed eco-vehicles with a total value of almost PLN 164 million, which represents a year-on-year increase of 19%. And according to all indications, the year 2021 should bring further growth, facilitated by, among others, ongoing development of electric vehicle charging infrastructure or the possibility of obtaining support from the National Fund for Environmental Protection and Water Management.*

**Mariusz Włodarczyk,**  
CEO of Santander Leasing

Read more about Santander Leasing's eco-offer of financing electric and hybrid vehicles [here](https://www.santander.pl/santander-leasing/leasing/eko-leasing) (<https://www.santander.pl/santander-leasing/leasing/eko-leasing>).



## Our environmental footprint

We have been implementing environment-friendly, green measures for years. In 2020, we achieved neutrality regarding our own CO<sub>2</sub> emissions.

GRI: 301-1, 302-1, 305-1, 305-2, 305-3

EC/TCFD

ESG: E – Environment

The achievement of neutrality was possible mainly due to the transition to green energy, but also as a result of signing an agreement to purchase carbon credits in November 2020. This is an offset mechanism that involves the purchase of green, certified assets that offset our emissions. This process was coordinated in Poland by the Department of Environmental Management in cooperation with the Norwegian company Choose AS. It will be continued in the following years.

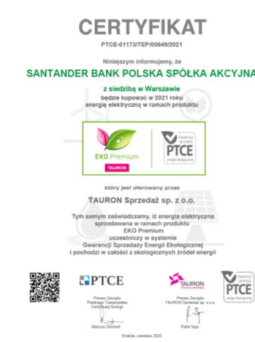
### We reduce our direct (scope 1) and indirect (scope 2) energy emissions

We use energy from renewable sources

In 2020 100% of the energy purchased by the bank was green energy

As of January 1, 2020, the electricity purchased by the bank comes from 100% ecological sources. The bank received an accession certificate of the ECO Premium product of Tauron Group, which confirms that the electricity sold to the bank fully participates in the system of Green Energy Sales Guarantee and comes from ecological energy sources (mainly hydroelectric power plants). The generation of energy which the bank buys is based on a zero-emission model.

Upon completion of the agreement, we received a certificate that confirms the extent to which we have actually contributed to reducing CO<sub>2</sub> emissions.



## We reduce energy consumption

In 2020, in the area of energy efficiency, we continued to replace and upgrade energy-intensive fluorescent lighting with energy-efficient LED lighting in bank branches. Already 50% of our branches use energy-efficient lighting.

### *Electricity consumption by the bank in 2019 and 2020*

<b>Energy consumption [MWh]</b>	2019	2020
<b>Total electricity consumption</b>	33,144.00	29,917.00
<i>of which total energy consumption from non-renewable raw materials</i>	18,018.23	11,078.86
<i>Including:</i>		
<i>natural gas</i>	15,100.38	9,408.64
<i>fuel oil</i>	1,776.70	1,351.41
<i>diesel oil</i>	1,141.15	318.81
<i>Percentage of green energy purchased by the bank in 2020</i>	15%	100%



In 2020, the bank's total energy consumption decreased by 9.7% compared to the level of energy consumption in 2019.

We significantly reduced the consumption of energy obtained from non-renewable resources.

The consumption of energy from diesel fuel was reduced by 72%.

The significant decreases are a result of the implemented policies, but also, to some extent, of the pandemic situation and the change in the bank's mode of operation in 2020.

## We keep our car fleet low-carbon

In 2020, we continued to replace our cars with eco-friendly hybrid vehicles that have lower fuel consumption and emissions.

### *Flota Banku, stan na 31.12.2020*

<i>Number of petrol cars</i>	85
<i>Number of diesel cars</i>	7
<i>Number of hybrid/electric cars</i>	1303

We are committed to reducing business travel to the necessary minimum. The pandemic also contributed to a large decline in business travel in 2020.

#### *Delegacje na jednego pracownika 2020*

<b>Indicator</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Number of business trips per employee	3.46	3.17	1.55

In 2020, we significantly reduced our diesel and petrol consumption, which contributed to a reduction in our direct emissions (**Scope 1**).

#### *Redukcje zużycia oleju napędowego i benzyny związane z podróżami służbowymi flotą Banku w 2020 roku*

Diesel oil consumption (in l)	31,881.45
Reduction in diesel oil consumption compared to 2019	– 82,232.55
Petrol consumption (in l)	1,393,070.52
Reduction in petrol consumption compared to 2019	-2,131,590.48
Average fuel consumption per employee:	133.31

## Direct (scope 1) and indirect (scope 2) emissions

#### *Emisja CO<sub>2</sub> w 2019 oraz w 2020 roku podane w Mg/rok*

<b>Type of emissions</b>	<b>Scope</b>	<b>2019</b>	<b>2020</b>
CO <sub>2</sub> emissions from electricity purchased for the bank [tons]	Scope 1	25,355.16	4,394.99
CO <sub>2</sub> emissions from heat generation [tons].	Scope 2	3,315.46	2,031.82

## Indirect emissions (scope 3)

#### *CO<sub>2</sub> emissions related to transport*

<b>Type of emissions</b>	<b>2019</b>	<b>2020</b>
CO <sub>2</sub> emissions related to transport and fuel used in company vehicle engines [tons].	8,475.04	3,281.41

Emission factor of energy produced in CO<sub>2</sub>/MWh for the bank's energy customer portfolio from 2018 to 2020.



Weighted average CO<sub>2</sub>/MWh emission factor

Indicator	2018	2019	2020
Weighted average CO <sub>2</sub> /MWh emission factor for the bank's energy sector customers [tCO <sub>2</sub> /MWh]	0.8534	0.8297	0.9037

## We respect resources and limit waste production

### We reduce our use of plastics

We have discontinued the purchase of water in disposable plastic bottles and spring water dispensers. Running water filtration devices have been installed in all branches. Kitchens and social rooms were equipped with water serving sets consisting of a glass carafe and glasses. Thanks to these measures, we have reduced the use of disposable plastic by 7 tons compared to 2019.

### We reduce water consumption

In our headquarters and branches we have implemented many solutions that facilitate lower water consumption and rational water use.

- We install dishwashers in every branch as part of their modernization.
- We implement solutions limiting water flow by replacing existing sanitary fixtures.
- In the buildings of our three Business Support Centres, thanks to the solutions applied in bathrooms, we have made the following water savings:
  - in Warsaw, where we additionally use a grey water system (purified water from showers and sinks is reused to flush toilets) – 10 million litres of water per year, reducing water consumption by 69%;
  - in Poznań, reducing water consumption allowed to save about 6.8 million litres annually. In addition, we collect rainwater on the roof of the HQ building, store it and then use it to water the green areas;
  - in Wrocław, the solutions used in our office building allow us to reduce water consumption by about 50% compared to a reference building.



**In total, we saved 16.8 million litres of water in 2020.**

Such an amount of water could fill nearly five Olympic-size swimming pools (one pool needs 3.5 million litres).

## We reduce paper consumption and encourage customers to do the same

As part of our day-to-day operations, we care for eco-friendly improvement of processes and products. We promote among clients signing of agreements in electronic form or authorization of transactions via SMS. As a result, over a half of transactions executed in branches are completely paperless.

Through our regular #ekoSantander campaigns, we encourage customers to use digital solutions, which will save their time and help the environment together with us.

We have made changes to our processes and procedures to allow documents to be sent to customers in electronic form (email). Some documents have been deleted or merged into one to reduce the number of sheets of paper used. Everything

is done by sending electronic documents to the banking systems directly from the advisor's desk. We are eliminating paper archiving in favour of electronic archiving.

In 2020, as a Strategic Partner of the Green Ribbon #ForThePlanet initiative, we once again ran a campaign encouraging clients to switch to electronic correspondence. During the two weeks of the campaign, nearly 7,500 customers changed their form of contact with the bank to the Electronic Contact Channel (ECC).



All of the bank's marketing materials are printed on ECO/FS paper (100% recycled paper).

#### Wykorzystanie materiałów i surowców w 2020 roku

Material	Weight or volume
Paper [tons]	220.85
Petrol [in m3]	1,393.07
Natural gas [in m3]	883,440
Fuel oil [tons]	112.84

#### Odpady w podziale na rodzaj odpadu i ich odzysk w 2020 roku

Waste type	Weight	Percentage recycled
	We first send the following materials for secure shredding and then for recycling	
Paper [kg]	844,249	100%
Other waste – electronic data carriers [kg]	14,780	100%

## We educate customers on how to save resources

On the bank's website addressed to retail customers, we encourage everyone to change their habits and take action to consume less water.



#### **Our plans to reduce our environmental footprint**

In 2021, the bank will undergo a mandatory energy efficiency audit which was last performed in 2017.

We will continue to purchase electricity from renewable energy sources in the following years.

# Employees



## Corporate culture



Our corporate culture is founded on values and ethical standards that build trust and lasting loyalty among employees, customers, shareholders and local communities. It is closely linked to the bank's business strategy.

GRI: 103-1, 103-2, 102-16

ESG: S – Society, ESG: G – Government

The following values are at the heart of our corporate culture:

**Simple**

**Personal**

**Fair**



The „Simple, Personal, Fair” statement summarises the Group's operating philosophy, including the principles that guide our decision-making. This is also how we interact with employees, customers and other stakeholders. By acting in accordance with the aforementioned values, we strive not only to fulfil our business commitments and comply with regulations, but also aspire to exceed our stakeholders' expectations.

The bank's internal procedures and rules are transparent and understandable, because we are committed to being friendly to our employee. We treat everyone equally and fairly. We strive to make every employee feel special and valued.

We promote 8 standards of behaviours among employees, which are also reflected in the employee performance evaluation:



Show respect



Keep promises



Be part of change



Work with passion



Cooperate actively



Support others



Speak openly



Listen attentively

Our corporate behaviour standards apply to every employee, and we also expect all leaders (managers) to act in line with their leadership commitments.

As a responsible leader in the Group I commit to:



being open and inclusive



inspiring and implementing change



encouraging my team to succeed



setting an example

An integral part of our corporate culture is the Risk Pro culture based on the 5 principles obliging each employee to manage risk:

- accountability
- resilience
- simplicity
- challenge
- customer focus

For more information about the risk culture, see section [Risks and impact](#) in the Governance chapter.

## Regulations

We have described our key values and behaviour standards in our [General Code of Conduct](#), which is a comprehensive set of guidelines for all employees, regardless of their roles. The Code sets standards of performance and shapes desirable attitudes in many dimensions of the organisation.

The provisions of the Code are supplemented by additional regulations, including, among others:

- Code of Conduct for Securities Markets,
- Anti-Money Laundering Policy,
- Anti-Corruption Programme,
- Conflict of Interest Policy, and many others.

The formal framework of our corporate culture also includes the „Sustainability Policy“ which emphasises the key role of employees in building the bank’s success. In the document we indicate the need to maintain relations with employees based on mutual trust and loyalty. We declare measures that will make employees feel motivated, involved and rewarded. Furthermore, in the policy we commit to:

- promoting employment stability, flexibility of work and work-life balance and taking care of the health and safety of employees at the workplace;
- ensuring that employees adhere to principles of ethics and responsible behaviour based on the „General Code of Conduct“ in force;
- encouraging employees to participate in corporate volunteering to support the development of local communities and strengthen employees' sense of pride in belonging to the organisation.

## Internal communication

An important element of our corporate culture is open communication aimed at all employees. As part of our regular activities, we prepare:

- publications on the home page of the intranet – every day we post there daily news from the bank, provide business and employee information, promote charity campaigns, etc;
- newsletters – on Wednesdays we circulate a newsletter on staff matters, and on Fridays we sum up the most important events in the bank that happened during the week;
- „In Touch” – this phrase is used by Michał Gajewski, CEO of Santander Bank Polska S.A., as a topic of emails regularly sent to all employees of the bank. The messages concern important events and strategic directions.



## Key initiatives in 2020:

- We launched a weekly newsletter for managers. In the publication we gather the most important information needed to manage teams and build leadership.
- We held an online all-employee meeting with the bank's top management. The purpose of the meeting was to discuss the financial results for the first half of 2020. The Management Board also had the opportunity to thank everyone for their commitment and hard work during the difficult period of time.
- We launched an intranet page, 'Extreme Leadership', where we provide the most important information from the managers' point of view related to the pandemic, safety rules, current restrictions and advice on how to cope with this difficult situation.

## Pandemic-related communication to all staff:

- we kept employees up to date by means of mailings, special issues of newsletters and other publications;
- we prepared a special form to monitor infections among our employees and contacts with infected people;
- we launched the intranet page „Coronavirus – Recommendations” where all the news on the bank's activities to protect employees and improve safety can be found;
- we started a new newsletter which provides information on wellbeing, promotes an attitude of balance and caring for physical and mental health and for relationships and financial education;
- #SmallGestures – we published a series of videos about the charitable actions of our employees supporting local communities during this difficult time;
- OneTeam – in order to keep the team spirit alive and to support our colleagues, we prepared a collage of photos showing our staff and management;
- we regularly communicated changes in working practices, safety rules for people coming into the offices;
- on Mother's Day, Father's Day and Children's Day, we produced films showing the perspective of our employees – working parents during the pandemic;
- we prepared a guide for parents to support them in juggling work and family responsibilities (e.g. how to obtain additional childcare allowance, ideas for spending time with a child, as well as stories to read to children as part of the „Reading stories” campaign).

All the time we requested feedback from employees to address their needs and increase the effectiveness of the conducted activities.

## Our priorities in 2020

We continued to develop our strategy to build a positive employee experience in pursuit of the strategic objective of achieving market leadership from a customer and employee perspective.

## Main lines of activity in human resources management: Głównie kierunki aktywności w zakresie zarządzania kadrami:

- Defining strategic HR development areas.
- Development of HR processes and structures – priority was given to simplifying processes and digitalisation.
- Activities fostering inclusiveness.
- Talent management.
- Promotion of the bank's image as an employer (employer branding).



## Actions implemented in 2020

- Since June, we have been measuring the effectiveness of our HR activities in a quarterly employee Net Promoter Score (eNPS) survey.
- We continued the transformation towards the Agile model and the centralisation of competences using various methodologies, such as Customer Design, Design Thinking and HCM.
- The next edition of the #SantanderWomen project took place. In 2020, it was a series of educational and development workshops („You Have the Power” and „Mastermind”) inspiring women to develop their leadership competences, learn about their strengths and exchange experiences.
- We entered into partnership with the Vital Voices Foundation in supporting the development of women's competencies for leadership roles.
- We continued our activities within the framework of profiled development programmes designed for representatives of different management levels and managers of the future.
- PowerUp – we implemented an ambassador programme bringing together employees who undertake initiatives to promote the image of the bank as their employer. Participants promoted us in various communication channels, describing many dimensions of employee functioning (wellbeing, corporate culture or remote working culture).
- We conducted a series of training sessions for bank employees on personal branding and image promotion.
- We adapted the employer branding strategy to the new normalcy – based on external and internal research, we identified the employer brand attributes and competitive advantages in the post-pandemic reality.
- „Internal mobility” – we implemented a programme aimed at promoting development opportunities for employees inside the bank, dispelling myths related to participation in internal recruitment processes and defining the key principles of the process

We did not implement the employee engagement survey in 2020 due to the pandemic. The decision to postpone the „Global Engagement Survey” to May 2021 was taken at the Santander Group level.

We were recognised for our effective performance. In 2020 we found ourselves among the best employers, as confirmed, among others, by the Top Employer certificate.

[Other awards and recognitions for employee - related activities in 2020 in chapter Governance – Awards and distinctions.](#)

# 10,671

Employees of the bank.<sup>1</sup>

# 13,158

Employees of the Santander Bank Polska Group.<sup>2</sup>

# 11 years

Average length of employment with the bank.<sup>3</sup>

# 40 years

Average age of our employees

# 132

Employees with disabilities<sup>4</sup>

# 12%

Employee turnover<sup>5</sup>

<sup>1,2</sup> Number of persons employed in Santander Bank Polska / in the Santander Bank Polska Group, full-time or part-time and regardless of the employment status as at 31 December, 2020.

<sup>3</sup> The average length of service with the bank is 11.38 years as at 31 December, 2020, according to the employment status.

<sup>4</sup> The number of persons with disabilities employed by the bank under an employment contract as at 31 December, 2020.

<sup>5</sup> Turnover calculated as number of terminated employment contracts in 2020/average employment in 2020.





## Plans for the coming years:

One of our goals for 2021-2023 is to win the sustained loyalty of employees, customers, shareholders and society. In line with our strategic vision:

- We will continue to create a working environment that strengthens employee commitment through cooperation, communication and grassroots initiatives arising in the bank's units.
- We will increase efficiency and streamline internal processes through the currently implemented Agile ways of work.



## Employment structure



GRI: 102-7

ESG: G – Governance

### Employment at the bank:

**10,671\***

people

**7,450**

woman

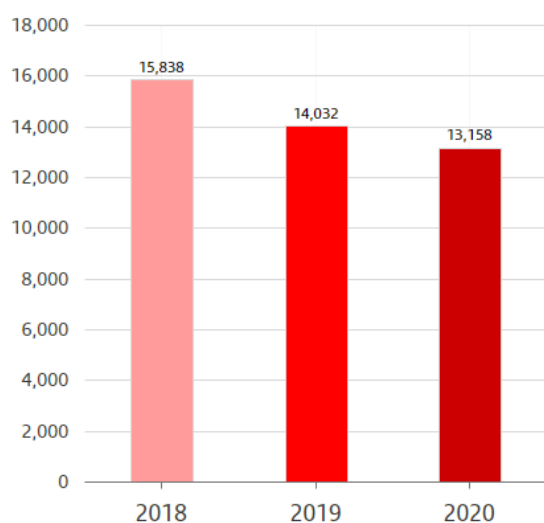
**3,221**

man

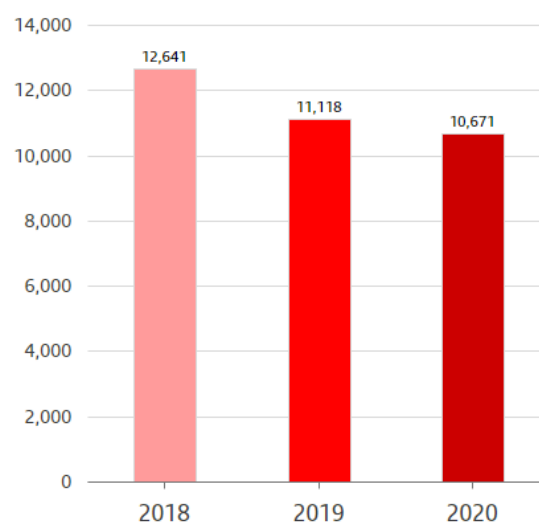
\*Number of employees of Santander Bank Polska S.A. / Santander Bank Polska Group, both full-time and part-time, regardless of the employment status, as at 31.12.2020.

Employment in the Santander Bank Polska Group and in Santander Bank Polska S.A. :

Employment in the Santander Bank Polska Group



Employment in the Santander Bank Polska S.A.



Number of employees of Santander Bank Polska S.A. / Santander Bank Polska Group, both full-time and part-time, regardless of the employment status, as at 31.12.2020

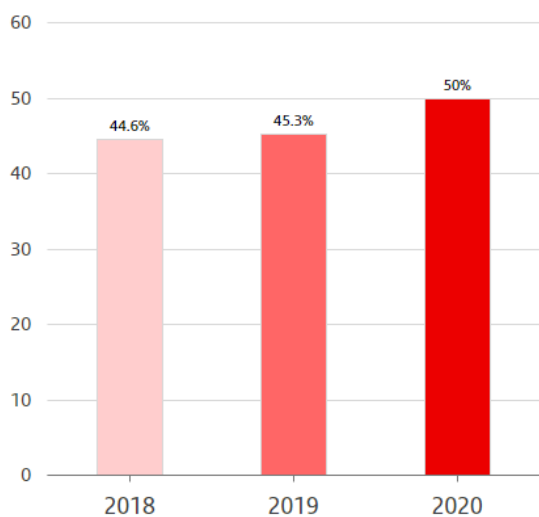
## Employment in Santander Bank Polska Group and Santander Bank Polska S.A.

	Employment in Santander Bank Polska Group	Employment in Santander Bank Polska S.A.
2020	13,158	10,671
2019	14,032	11,118
2018	15,838	12,641

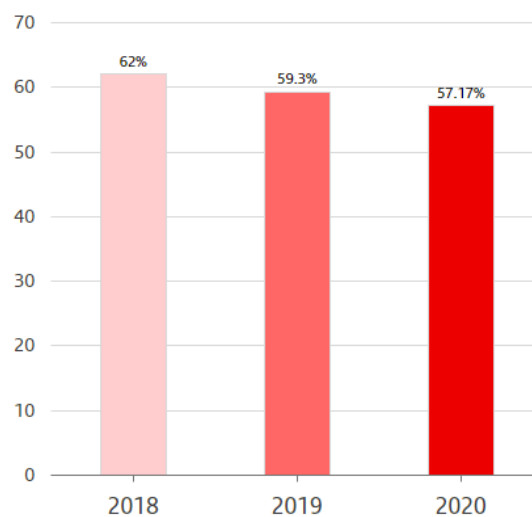
Odsetek pracowników Banku w każdej z kategorii w 2020 r. w stosunku do łącznej liczby pracowników w organizacji.

	Female (%)	Male (%)	Total percentage in each category (%)
<30 years	10.79%	4.92%	15.71%
30-50 years	46.88%	21.09%	67.97%
>50 years	12.15%	4.18%	16.33%

Share of women among senior management in the bank

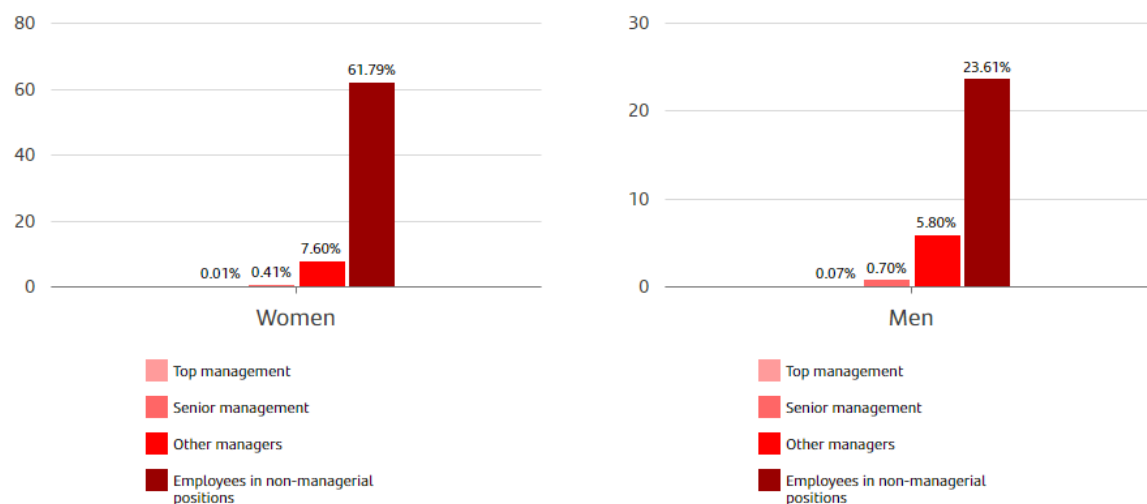


Share of women among middle management in the bank



\* In 2018 and 2019, the „senior management” category includes some managerial roles with a high grade. Data calculated on the basis of employees with an “active” status for Santander Bank Polska S.A. and Santander Consumer Bank S.A.

Bank employees according to employment structure (percentage of employees in each category in 2020 in relation to the total number of employees)\*

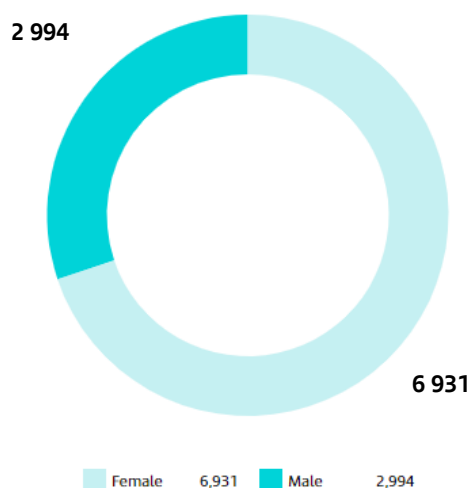


The method of reporting data for 2020 has been changed. Data are now presented according to the new standard of assigning employees to particular groups, in accordance with the principles of the „Code of Best Practice for WSE Listed Companies in 2021“.

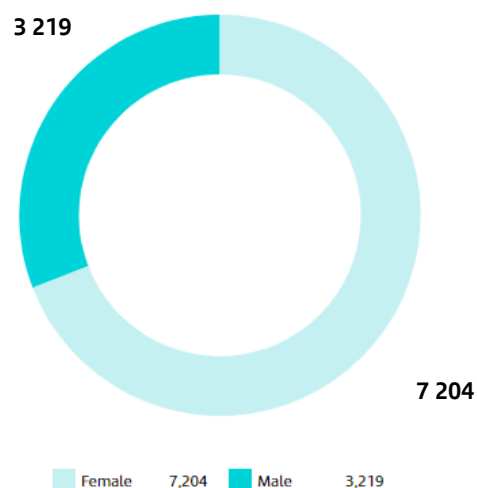
	Female	Male	Total
Top management	0.01%	0.07%	0.08%
Senior management	0.41%	0.70%	1.12%
Other managers	7.60%	5.80%	13.40%
Employees in non-managerial positions	61.79%	23.61%	85.40%

Information on employees and associates by employment type, employment contract type, region and gender in 2020

Total number of employees by gender  
(converted into full-time equivalents)



Total number of employees by gender  
(per persons)



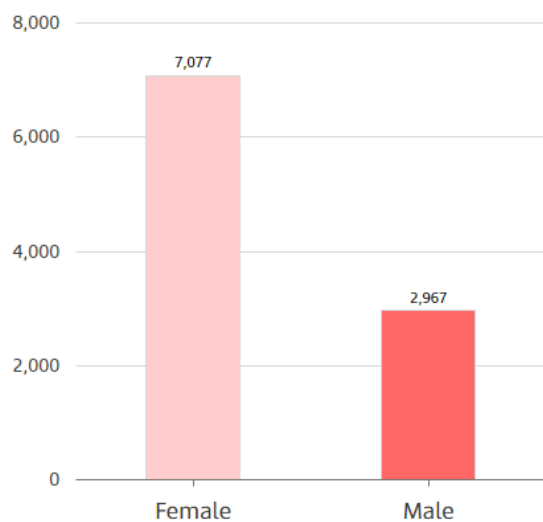
The data refer to the number of FTEs at Santander Bank Polska S.A. with an „active” status.

#### Total number of employees by gender (converted into full-time equivalents)

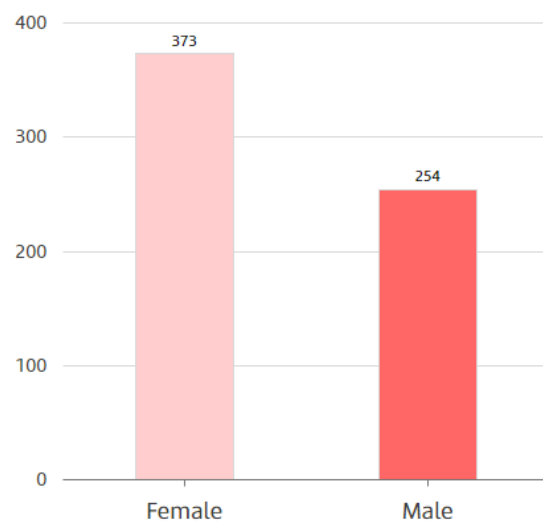
Female	6,931
Male	2,994
Total number of employees by gender (per person)	
Female	7,204
Male	3,219

#### Number of full-time and part-time employees by gender in 2020.

Full-time



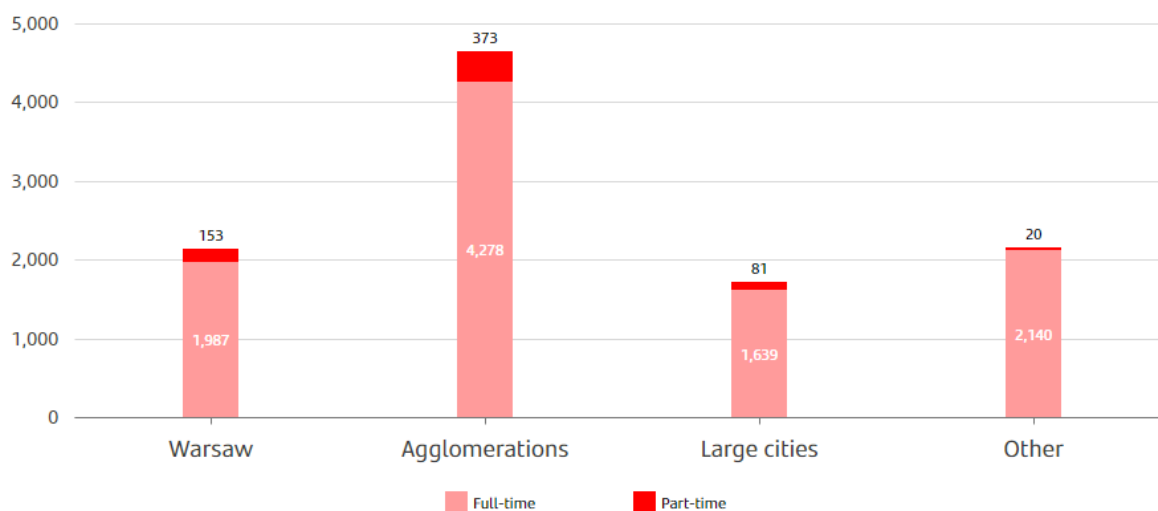
Part-time



Data refers to the number of people employed by the bank, regardless of the employment status.

<b>Full-time</b>	<b>10,044</b>
Female	7,077
Male	2,967
<b>Part-time</b>	<b>627</b>
Female	373
Male	254

Number of full-time and part-time employees (persons) by region in 2020



		Female	Male	Total
Warszawa	Full-time	1,208	779	1,987
	Part-time	90	63	153
Agglomerations	Full-time	2,685	1,593	4,278
	Part-time	216	157	373
Large cities	Full-time	1,317	322	1,639
	Part-time	52	29	81
Other	Full-time	1,867	273	2,140
	Part-time	15	5	20

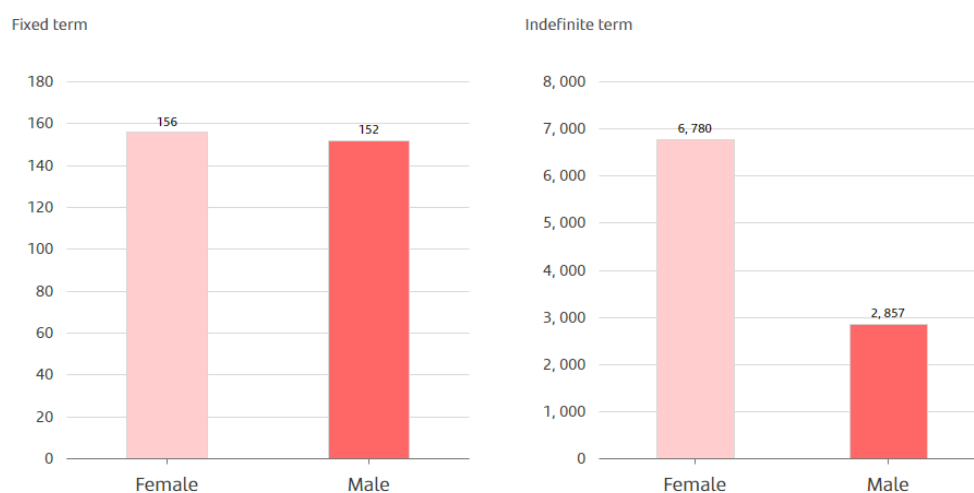
Data refer to the number of people employed by the bank, regardless of the employment status.

Number of employees (per person) by full-time and by regions in 2020

	Female	Male	Total
Business support centre	3,354	2,372	5,726
Bank branches	4,096	849	4,945

Data refer to the number of people employed by the Bank, regardless of the employment status.

## Number of employees and associates by employment contract duration in 2020



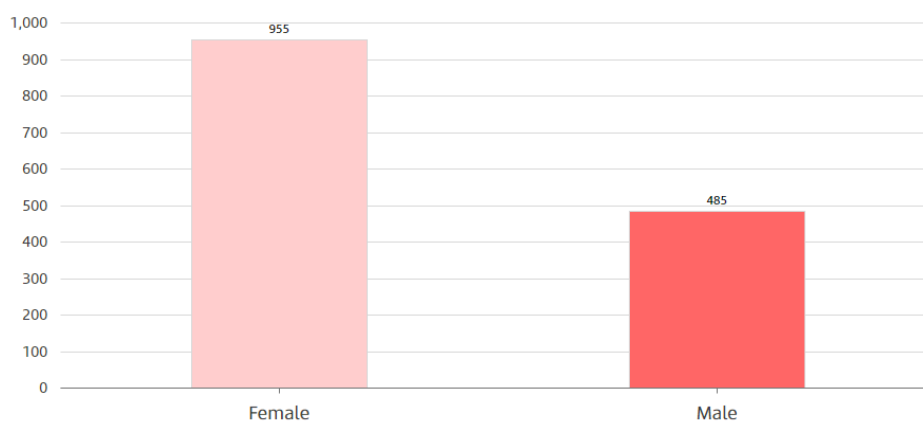
## Number of employees and associates broken down by employment time in 2020

	2020
<b>Fixed term (total)</b>	1,034
Female	670
Male	364
<b>Indefinite term (total)</b>	9,637
Female	6,780
Male	2 857

Data refer to the number of people employed by the bank, regardless of the employment status.

## Number of employees and associates employed under arrangements other than employment contracts (persons) in 2020

## Employed under a contract of mandate



2020

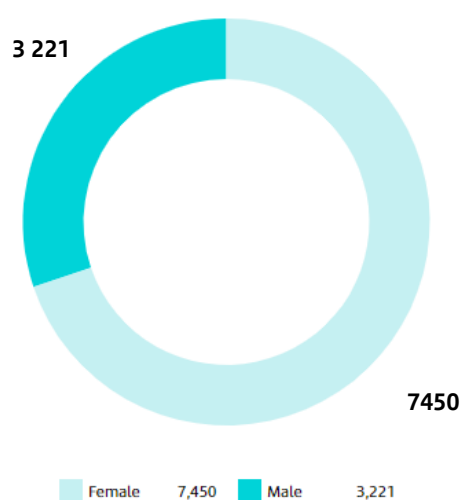
<b>Employed under a contract of mandate</b>	1,440
Female	955
Male	485
<b>Employed under a contract for specific work</b>	0
Female	0
Male	0

Data refer to the number of people employed by the bank, regardless of the employment status.

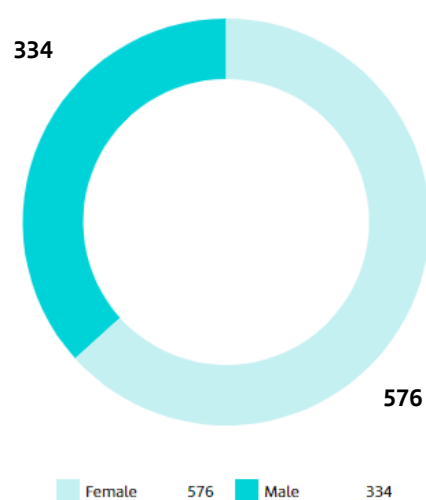
GRI: 401-1

### Employee turnover

Number of employees at the end of 2020



Number of newly hired employees



Data refer to the number of bank employees regardless of the employment status. A person employed twice during the same year is accounted for only once.

### Employees turnover

<b>Number of employees at the end of 2020</b>	<b>10,671</b>
Female	7,450
Male	3,221



**Total number of new employees hired in 2020 (number of persons hired under employment contracts) by gender**

Total number of newly hired employees	910
Female	576
Male	334

**Newly hired employees by gender vs. total number of employees\*:**

Female	5.40%
Male	3.13%

**Newly hired employees by gender vs. total number of newly hired employees**

Female**	63.30%
Male***	36.70%

**Total number of new employees hired in 2020 (number of new employees hired under employment contracts) by age category:**

< 30 years of age	450
30-50 years of age	439
> 50 years of age	21

**Newly hired employees by age category vs. total number of employees\*:**

< 30 years of age	4.22%
30-50 years of age	4.11%
> 50 years of age	0.20%

**Newly hired employees by age category vs. total number of newly hired employees:**

< 30 years of age	49.45%
30-50 years of age	48.24%
> 50 years of age	2.31%

The data refer to the number of people employed by the bank regardless of the employment status.

\*In reference to the figure of 10,671 - number of employees regardless of the employment status.

\*\* Rate of newly hired women during the reported period vs. the total number of women employed in the bank under an employment contract as at 31.12.2020.

\*\*\* Rate of newly hired men in the reported period to the number of all men employed in the bank on a contract of employment as at 31.12.2020.

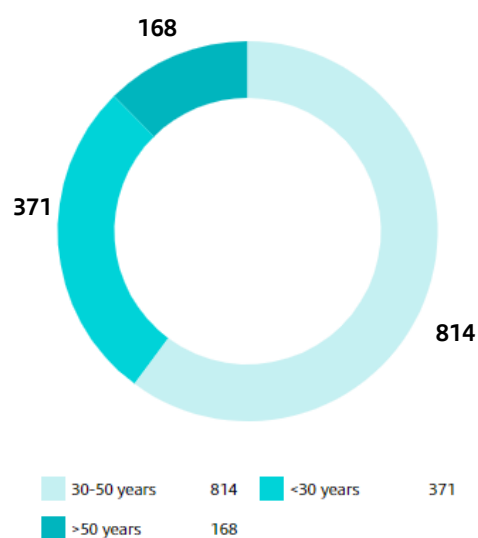
## Total number of newly hired employees

<b>Full-time</b>	
Warsaw	197
Agglomerations	331
Large cities	106
Other	161
<b>Part-time</b>	
Warsaw	20
Agglomerations	94
Large cities	0
Other	1

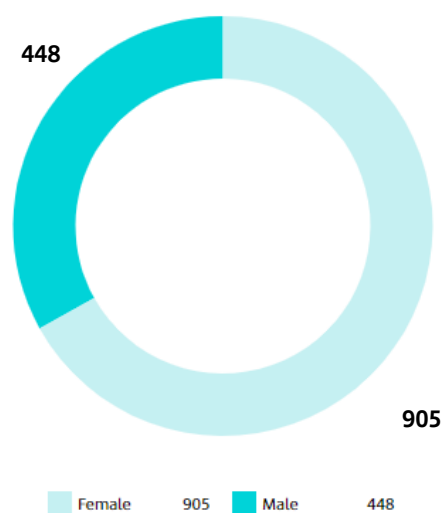
Data refer to the number of people, regardless of employment status.

## Total number of employees leaving the company (persons) by age

Total number of employees leaving the company (persons) by age



Number of employees leaving the company by gender



Data refers to the number of people, regardless of employment status. Total number of departures from 2020. If one person has left twice, they are shown once.

*Total number of employees leaving (per person) by gender and age in 2020*

<b>Total number of employees leaving the company</b>	<b>1,353</b>
Female	905
Male	448
<b>Employees leaving the company vs. total number of employees by gender:</b>	
Female	8.48%
Male	4.20%
<b>Employees leaving the company by gender vs. total number of employee departures:</b>	
Female	66.89%
Male	33.11%
<b>Total number of employees (persons) hired under employment contracts leaving the company in 2020 by age category:</b>	
< 30 years of age	371
30-50 years of age	814
< 50 years of age	168
<b>Number of employees leaving the company by age category vs. the total number of employees leaving the company:</b>	
< 30 years of age	22.14%
30-50 years of age	11.22%
< 50 years of age	9.64%
<b>Number of employees leaving the company by age category vs. the total number of employees leaving the company:</b>	
< 30 years of age	27.42%
30-50 years of age	60.16%
< 50 years of age	12.42%

The decrease in employment recorded in 2020 is a consequence of the implementation of group redundancies resulting from the transformation of the Bank's business model. This process is a response to market demand. We are implementing it through digitisation of services at branches, transferring sales and service of financial products to remote distribution channels and systematic implementation of technological and organisational solutions increasing our operational efficiency.



## Managing diversity



Since 2017, we have been among the signatories of the Diversity Charter. We are building a corporate culture based on respect for diversity and develop policies and mechanisms that effectively support equal treatment and diversity management in the workplace.

GRI: 103-1, 103-2, 103-3

ESG: S – Society

We see the diversity of our team as an asset. All employees can count on equal access to training and equal pay and promotion policies. We are also attentive to the rights and needs of parent employees. The bank's employment structure reflects our diversity management approach and its outcomes.

## Regulations

We comply with laws on diversity, inclusiveness and equal opportunities. We follow good practices in promoting diversity and treat employees and other stakeholders equally regardless of their gender, age, education, health, race, religion, nationality, political opinion, union membership, ethnic origin, family status or sexual orientation.

Respect for individuality, promotion of equal treatment and anti-discrimination are part of many of the bank's policies and procedures, such as:

- General Code of Conduct,
- Respect and Dignity Policy
- Sustainability Policy
- Human Rights Policy of Santander Bank Polska S.A.
- Commitments of the bank as a signatory to the Diversity Charter,
- Corporate Culture Policy of Santander Bank Polska S.A.

More detailed information about the regulations can be found [here](https://en.raport2019.santander.pl/pracownicy/roznorodnosc-i-prawa-czlowieka/zarzadzanie-roznorodnoscia/) (<https://en.raport2019.santander.pl/pracownicy/roznorodnosc-i-prawa-czlowieka/zarzadzanie-roznorodnoscia/>).

## Equality at all levels

We aim to achieve a balanced representation of women and men across all functions and responsibilities.

At the bank, we pursue a diversity strategy in the selection, qualification assessment and succession processes of our supervisory and management bodies. Not only do we ensure that the members of the Management Board and Supervisory Board have a broad range of competencies, high job qualifications, adequate professional experience, skills and good reputation, but we also strive to achieve a gender balance in the composition of these bodies and to increase diversity in terms of age, education, experience and geographical origin.

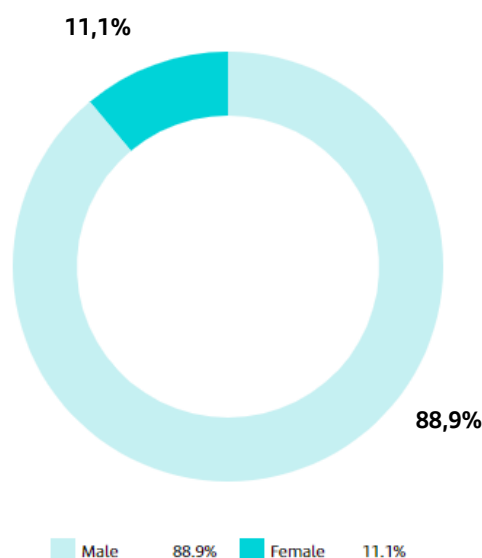
The bank's Policy of Diversity in the Composition of the Management Board of Santander Bank Polska S.A. promotes the diversity of the members of the Management Board in terms of their qualities and qualifications in order to obtain different points of view and a wide range of experience, ensuring independence of opinion and a broad spectrum of decision-making criteria.

The principles of diversity and inclusiveness are also described in the Santander Bank Polska Group Corporate Culture Policy. We promote a work environment where diversity is respected, valued and used as an asset. A diverse workforce is our competitive advantage, enabling us to achieve our business and strategic objectives and to attract and retain talent.

GRI: 405-1

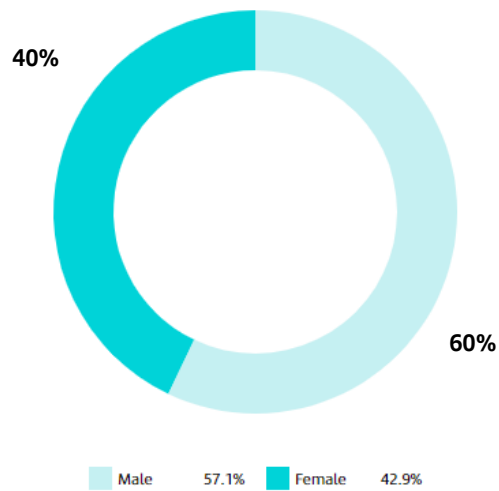
ESG: G – Government

#### Composition of the bank's Management Board by age category and diversity



Age category	Female	Male
< 30 years of age	0%	0%
30-50 years of age	0%	44.44%
> 50 years of age	11.11%	44.44%
Total	11.11%	88.89%
Foreigners	0%	33.33%

## Composition of the bank's Supervisory Board by age category and diversity



Age category	Female	Male
< 30 years of age	0%	0%
30-50 years of age	20%	0%
> 50 years of age	20%	60%
Total	40%	60%
Foreigners	10%	50%

For exhaustive data on employment breakdown go to [Employment structure](#).

## Development programmes for women



Through numerous initiatives, cooperation with women's organisations and partnership in social campaigns, we break down stereotypes and inspire women to take on leadership roles. We pay great attention to ensure a balance in the number of women and men participating in our development programmes, as well as in the succession and recruitment process.

### The #Santander Womenproject

is the bank's internal communication platform via which a series of educational and development workshops were organised with an aim to strengthen women's leadership and encourage them to take on new challenges in their careers. Over 500 women from the bank took part in 10 different events carried out in 2020, including panel discussions, „Development Elixir” meetings touching on the topic of diversity, inspiring interviews, interesting webinars or the „You Have Power” workshops popular among employees. One example is a webinar meeting with Dominika Nawrocka, who is the founder of the Kobieta i Pieniądze (Woman and Money) national financial organisation.

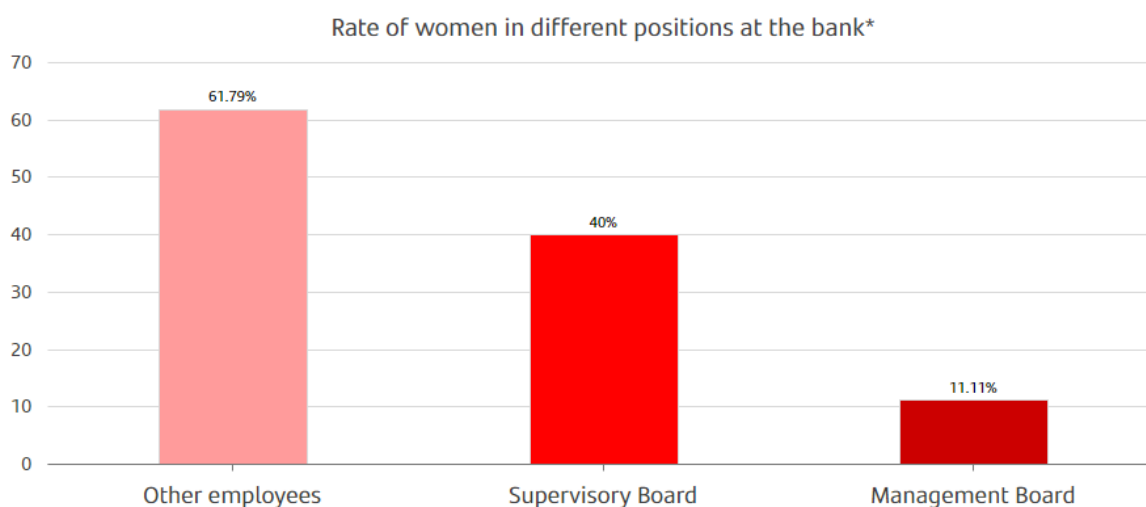
In addition to internal programmes, the Group supports external initiatives to help women in their professional careers. We have joined the Women Update campaign, whose ambassador is Elżbieta Solińska, the bank's COO. Women Update encourages women to change careers and open up to professions in technology sectors.

In this way, we want to counteract the technological exclusion of women. As part of this initiative, we participated in the Women in IT Career Day event organised by Future Collars.

More information about the Women Update campaign can be found at: <https://womanupdate.org/>.

GRI: 405-1

ESG: G – Governance

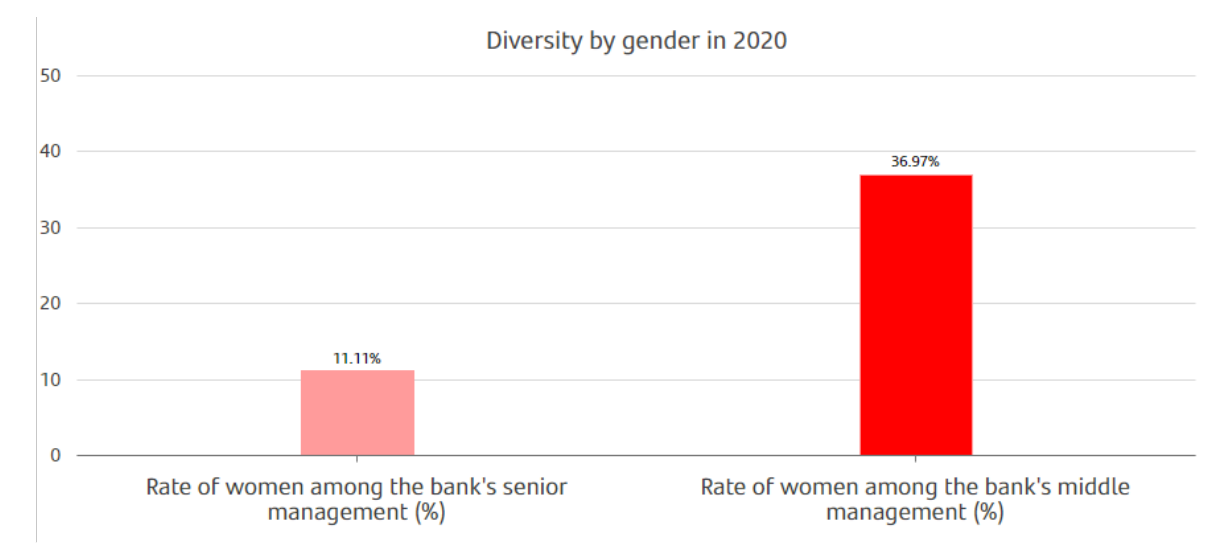


## Rate of woman in different positions at the Bank

2020

Supervisory Board	40%
Management Board	11.11%
Other employees	61.79%

\*Data refer to the number of persons, regardless of the employment status. Status as at 31 December, 2020.



	Female	Male
Top management	11,11%	88,89%
Senior management	36,97%	63,03%
Other managers	56,71%	43,29%
Employees in non-managerial positions	71,61%	28,39%

\* Assignment to particular employee groups prepared in accordance with the „Code of Best Practices for WSE Listed Companies in 2021“.

\*\* Data from the annual report showing employment with the „active“ status for Santander Bank Polska S.A

## We promote the employment of persons with disabilities

We are building an inclusive and diverse environment at the bank. We employ people with disabilities and raise awareness among employees and managers about the rights and needs of persons with disabilities. Since 2018, we have been implementing the Differently Abled programme supporting our efforts.

Through the Barrier-Free Service programme, developed in cooperation with foundations working for the benefit of persons with disabilities, and the Differently Abled project, our bank effectively contributes to counteracting social and economic exclusion.



As part of our recruitment processes, we communicate our openness to employing people with disabilities (e.g. by including relevant information in recruitment advertisements).

## Actions implemented in 2020

- We have launched communication campaigns to raise awareness of the rights and needs of people with disabilities. These include films created with our employees to mark events such as the Day of Tolerance and of Combating Discrimination against People with Disabilities, Sign Language Day and the International Day of Persons with Disabilities.
- Educational materials on disability are available for employees. The materials include content relevant to employees with a disability certificate (e.g. handbook on employee rights), tools for managers and expert units (e.g. guides to recruitment and adaptation of the workplace to the needs of people with disabilities) and guidance for teams with disabilities (e.g. courtesy rules in interactions with persons in wheelchairs and blind and deaf persons). The materials are regularly supplemented and expanded.
- Since 2020, our employees have been offered a consultation in applying for a disability certificate. There is also a dedicated mailbox available for disability-related questions and suggestions.
- In 2020 we introduced a financial allowance (to be used for health purposes) for employees with disabilities.
- We also invited external partners to participate in our educational activities. Examples include the webinar „I Can't See Obstacles“ which we organised on the occasion of the World Lash Day, a day of blind and partially sighted people, and the power speech „Not Everything Has Arms and Legs“ delivered on the occasion of the Day of Tolerance and Combating Discrimination against People with Disabilities.

Number and percentage of people employed under an employment contract at the Bank, broken down by age and disability

	2020	
< 30 years of age	1,676	15.71%
30-50 years of age	7,253	67.97%
> 50 years of age	1,742	16.32%
With disabilities	132	1.24%



## Anti-discrimination



We are committed to respecting human rights in accordance with the highest international standards. Respect for individuality, promotion of equal treatment and anti-discrimination are elements of many of our policies and procedures. The Human Rights Policy lays down a number of principles in relation to various stakeholder groups, including employees.

GRI: 406-1

ESG: S – Society

### Our commitments to employees as set out in the Human Rights Policy are:

- preventing discrimination and practices that violate human dignity,
- protecting workers' health,
- offering decent work, including fair pay,
- respecting the right to rest,
- protecting personal data and privacy,
- offering the opportunity to work on a flexible basis to enable employees to balance their careers with other interests and responsibilities,
- refraining from using forced labour and child labour,
- respecting the right of association and collective bargaining.

### Respect and Dignity Policy

In 2020, we began work on revising the Respect and Dignity Policy to align it with the Whistleblower Protection Directive. The policy is one of the elements of building a culture of openness within the organisation. It regulates, among other things, the forms in which employees report violations of ethical principles and any incidents of concern regarding non-conformance with the law, the bank's procedures and employee relations standards. In the policy we have defined dedicated channels and a procedure for dealing with reports.

We describe the channels available to employees in more detail [in chapter Governance – Raising ethical concerns](#).

**Initiatives and projects implemented in 2020 to support the building of ethical attitudes:**

- We have released a new IT application to make it easier for bank employees to report any matters of concern (also anonymously) and to ensure even better management of reports.
- We conducted educational activities to remind employees of the existing communication channels and to encourage them to report any violations of the law.
- We prepared educational materials for managers with conclusions from a number of investigations for preventive purposes.
- We launched „News from the Whistleblowing Channel” where we publish, via the intranet, information on the subject matter and the statistics of whistleblowing reports.



We will continue our work on policy alignment in 2021.

In 2020, the Santander Bank Polska Group did not have any confirmed cases of human rights violations in the workplace such as mobbing and/or discrimination based on gender, age, ethnicity, religion, worldview or any other employee characteristics.



## Recruitment

We conduct transparent and non-discriminatory recruitment processes, respecting the law as well as our obligations. We have clear and transparent recruitment rules set out in the document entitled "Organisation of the Recruitment Process".

When recruiting candidates for work, we use the support of external companies, we are present in social media, we take part in job fairs and events organised by universities, scientific circles and career offices, but the bank's current employees always have priority in recruitment.

### Internal recruitment

Bank employees have priority in recruitment processes.

### Recommendations programme

We involve employees in the recruitment process by encouraging them to recommend candidates for work.

### Internship and practical training programme

Thanks to our cooperation with universities, we attract young, educated and talented employees.

Up-to-date information can be found on our [Santander Careers social media profile](#).

## We offer employees:



attractive  
remuneration



fair and  
motivating bonus  
system



real influence on  
shaping their career  
path



friendly atmosphere



attractive benefits in the area of health,  
family and other provided in the cafeteria  
system

## Recruitment in 2020:

- We have recruited employees with competences matching such market challenges as volatility, digitalisation and robotisation.
- We focused on activities that enhance the positive candidate experience and support the bank's image as a modern and responsible employer.
- During the COVID-19 pandemic, the only way to conduct recruitment interviews (both for internal and external processes) was online interviews with candidates using available tools (e.g. Skype). Interviews were carried out to resemble face-to-face meetings as much as possible and the highest standards were maintained.



## Salaries and benefits



GRI: 102-35, 102-41, 202-1, 401-2, 405-2

### Remuneration policy

Our remuneration policy aims to attract and retain the best qualified employees in the financial sector with an adequate and competitive total benefits package. This includes base salary, bonus schemes and attractive additional benefits. The bank's total remuneration structure is in line with the market standards and the amount of pay is in line with the salaries offered in the banking sector.



The terms of employee remuneration are regulated in the Remuneration Policy of Santander Bank Polska Group.

In the long term, the objective of our remuneration policy is to ensure sustainable development of the entire Group, taking into account the interests of key stakeholder groups (employees, shareholders, customers and local communities) and our corporate values.

### Ensuring equal pay

We offer equal treatment in employment and equal development opportunities for women and men. We continuously monitor and make changes to our equal pay approach.

The bank ensures equal treatment of women and men by monitoring the gender pay gap using the EPG (Equal Pay Gap) and GPG (Gender Pay Gap) indicators.



**Equal Pay Gap ratio in 2020 was 2.56%**

We are building a fair remuneration structure and aim to close the wage gap by 2025.

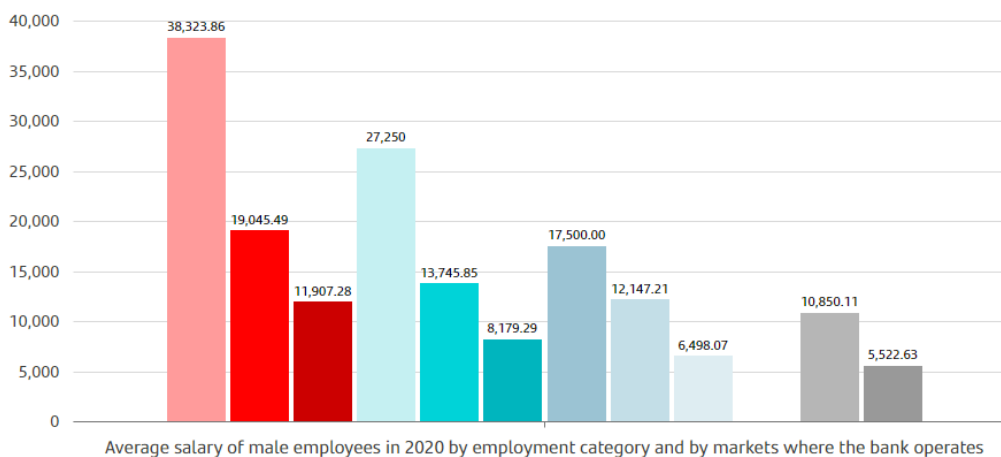
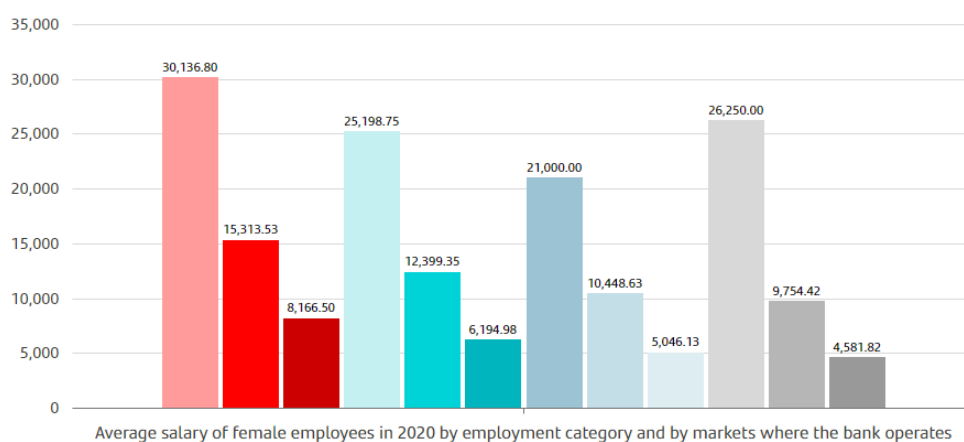
## Actions in 2020 to update the remuneration policy

In the first half of 2020, we updated the Remuneration Policy for the Santander Bank Polska Group, together with the Remuneration Policy for the Members of the Management Board of Santander Bank Polska S.A. and the Remuneration Policy for Members of the Supervisory Board of Santander Bank Polska S.A.

The main purpose of the changes implemented was to adapt our organisation to the provisions of the amended Act on Public Offering and Conditions Governing the Introduction of Financial Instruments to Organised Trading.

In view of the significant impact of the COVID-19 pandemic on the macroeconomic situation in Poland, we reviewed the remuneration policy in place and took the necessary steps to implement the overriding principle of prudent risk and capital management and to limit actions that could result in a weakening of our bank's capital position.

Average salary of female and male employees in 2020 by employment category and by markets where the bank operates.



Market	Employment category	Average basic salary of female employees	Average basic salary of male employees
Warsaw	Senior management	30,136.80 zł	38,323.86 zł
	Middle management	15,313.53 zł	19,045.49 zł
	Other employees	8,166.50 zł	11,907.28 zł
Agglomerations	Senior management	25,198.75 zł	27,250.00 zł
	Middle management	12,399.35 zł	13,745.85 zł
	Other employees	6,194.98 zł	8,179.29 zł
Large cities	Senior management	21,000.00 zł	17,500.00 zł
	Middle management	10,448.63 zł	12,147.21 zł
	Other employees	5,046.13 zł	6,498.07 zł
Other	Senior management	26,250.00 zł	
	Middle management	9,754.42 zł	10,850.11 zł
	Other employees	4,581.82 zł	5,522.63 zł

Average remuneration converted to FTE, excluding 1/16th and 1/10th FTE, and excluding the Management Board and MRTs designated as top management

The category „senior management” excludes members of the Management Board.

#### Ratio of basic salary of female vs. male employees

Warsaw	Senior management	78.64%
	Middle management	80.41%
	Other employees	68.58%
Agglomerations		92.47%
	Middle management	90.20%
	Other employees	75.74%
Large cities		120.00%
	Middle management	86.02%



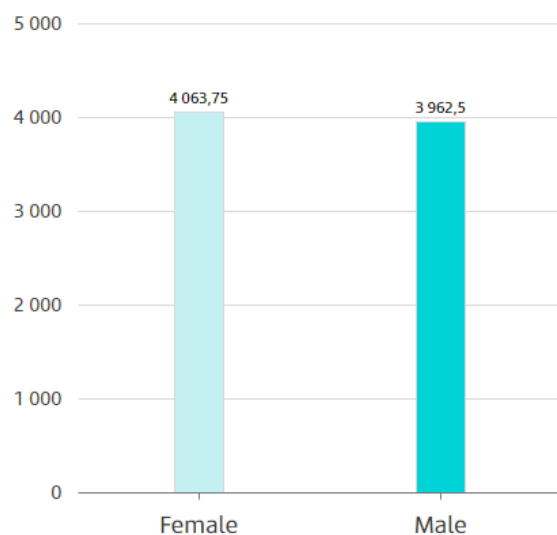
Other	Other employees	77.66%
	Senior management	–
	Middle management	89.90%
	Other employees	82.96%

Average remuneration converted to FTE, excluding 1/16th and 1/10th FTE, and excluding the Management Board and MRTs designated as top management.

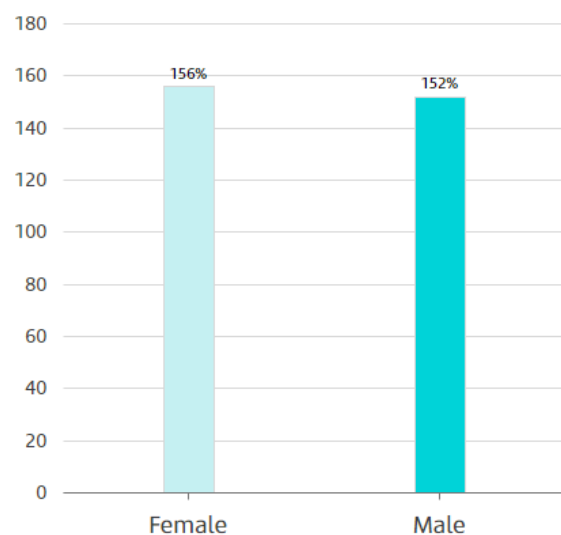
The category „senior management“ excludes members of the Management Board.

### Salaries of female and male employees in relation to the national minimum wage in 2020.

Average monthly salary of the lowest-level employees



% of minimum wage



	Female	Male
Average monthly salary of the lowest-level employees	4,063.75 zł	3,962.50 zł
% of minimum wage	156%	152%

Average basic salary per FTE, excluding 1/16 and 1/10 FTE. Grade 11.

% of the minimum wage – in relation to the amount of 2,600

## Trade union organisations

GRI: 102-41



There are 6 trade union organisations in the bank. No collective labour agreement is in place in the Santander Bank Polska Group

## Benefits

In addition to remuneration, we offer an extensive benefits package tailored to the individual needs of employees who may take advantage of the MyBenefit cafeteria system. Points from the Company Social Benefits Fund may be freely exchanged for services and benefits, such as holidays in Poland and abroad, cultural and sporting events, shopping in bookshops, sports shops or take-away food.

We support employees who are parents. We subsidise child care fees at a crèche, kindergarten or children's clubs, school starter kits for students under 18, as well as organised trips (day camps and summer and winter camps).

In addition, young parents can take an extra paid three weeks' leave, reduce their working hours or take advantage of the so-called adaptation period in connection with the birth of their child. Mothers are entitled to one hour of breastfeeding time every day.

### In 2020:

- Once again we joined the „Two Hours for the Family” campaign by giving employees two extra hours off;
- Due to pandemic constraints, we introduced a number of innovations, such as travel vouchers with deferred expiry dates and home-delivered meals;
- We increased access to an online bookshop and audio books, as well as online training.

Our benefits offer for all Santander Bank Polska S.A. employees includes:



#### Health

- Multisport card.
- Comprehensive private medical care for employees and family members.
- Dental packages for employees.
- Refunds for the purchase of corrective glasses



#### Family

- Support for parents, including funding nursery and kindergarten, camps and holidays, and school kits.
- Two Hours for the Family.
- An additional three weeks' leave following the birth of a child



#### Security and support

- Group life insurance for employees and a range of medical packages for family members and senior citizens.
- Financial assistance, e.g. in the form of a housing loan and financial support in difficult life situations.



#### Culture, travel and shopping

- A programme of discounts on business partners' products.
- A wide range of services and benefits under a cafeteria system.



## Wellbeing



We are responsible for ensuring that our employees feel good at work and are healthy. This goal is actively supported by our BeHealthy programme. In addition, during the COVID-19 pandemic we helped our employees to adapt to the new reality by targeting them with a range of activities.

GRI: 403-6  
ESG: S – Society



Already in the first days of lockdown in March 2020, we started offering psychological support to employees in a pandemic situation. We organised:

- helpline available on Mondays/Wednesdays/Fridays and an online chat from Monday to Friday;
- series of online meetings with psychologists on „How to deal with emotions in these difficult times?”. The first round took place in the second quarter of 2020 and was addressed to Branch Banking employees who have direct contact with customers. The second round was organised in the last quarter of the year and was available to all bank employees;
- wellbinars, i.e. webinars on selected topics, each time adapted to the needs of employees and organised in the form of meetings with experts in various fields.

For the past four years we have been implementing an internal programme called „BeHealthy” which is part of the Santander Group’s global initiative. The project is based on a holistic health model and its aim is to promote a healthy lifestyle and the idea of work-life balance. Under „BeHealthy” we conduct educational and motivational activities as well as grassroots health promotion actions (webinars with specialists, articles on healthy nutrition, ergonomics and active recreation). We have also launched a sports competition application for employees, thanks to which they can create their communities, share their passions, take up various challenges and motivate each other.

## BeHealty in 2020

WIn response to the prevailing situation, we broadened the scope of the programme and focused on four main pillars:



As part of BeHealthy, we carried out comprehensive well-being activities – each month had a different leading theme and a tailored calendar of events:

- August was the month of regeneration – we made sure to relax and deepen our knowledge about regeneration and healthy sleep.
- September is back to school time, so we talked about the emotions of children and parents. We took care of the staff to make sure the energy from the summer months stayed with them for longer.
- October was a time to reflect on mental health. The World Mental Health Day is in October, so we built a series of meetings and other activities (articles, workshops, trainings) around it to motivate employees and prepare them for the long autumn and winter evenings.
- In November, we focused on prevention – we took care not only of the physical health of the bank's employees, but also of the proper condition of their wallets.
- And in December we focused on mindfulness and building successful relationships with ourselves and others.

## Wellbeing has stayed with us for good!



Our wellbeing programme was very much appreciated by the employees. That is why some of the activities have been introduced permanently into the offer for employees. Examples of the most popular options include the Monday recreational classes in yoga and MindSpa or the Wednesday and Thursday meetings with a physiotherapist. All classes are interactive and allow contact with the instructor.

In June 2020, we set up a well-being working group so that initiatives within the programme are organised even more efficiently.



## Safety in the workplace



It is our priority to provide all employees with a safe and comfortable workplace. The past year required us to respond quickly to the epidemiological situation in the country and take care of the health of our employees.

GRI: 403-2, 403-4, 403-6, 403-9,

ESG: S – Society

We continuously monitor regulations and guidelines related to occupational health and safety and adapt workplaces to the requirements of Polish and European legislation. In order to maintain dialogue with employee representatives, we organise Health and Safety Committee meetings and work closely with Social Labour Inspectors.

We posted all important and useful health and safety information for employees on the intranet. In connection with the pandemic, we set up a special COVID-19 tab where we shared practical tips.

In 2020, we conducted health and safety audits in all major units of the Business Support Centre.

GRI:403-6

## Ensuring security during the COVID-19 pandemic

For the sake of staff safety and to ensure that the bank remains fully operational, a natural priority last year was to very quickly adapt existing procedures and implement new workplace rules related to the emergence of the COVID-19 epidemiological threat.

### We introduced a package of procedures and instructions including:

- Emergency procedure for the occurrence or suspected case of SARS-CoV-2 virus in the workplace,
- Instructions for disinfecting flat surfaces,
- Instructions for wearing face masks,
- Hand washing instructions,
- Information on hand disinfection techniques,
- Instructions for putting on and taking off gloves.

## Comprehensive protection - employee health as a priority

In order to maintain full business continuity in 2020, we focused on the health of all employees. We made changes to our work organisation:



We redeployed all employees who could perform business processes remotely.



We implemented measures to ensure that the bank's staff (around 60% of the total workforce) have good conditions to work efficiently and smoothly from home.



Due to the pandemic remote work continued until the end of 2020, and then we decided to extend it further.



An online recruitment process was implemented.

## We have started to build a new work culture:

We took steps to develop rules of remote working in the bank and a hybrid work model.

We launched cross-functional working teams working on the detailed principles of the hybrid model. We conducted internal qualitative research and workshops and used the lessons learned.

## We have taken various preventive measures and implemented new initiatives in three areas:

### Ongoing monitoring of the situation in the bank

- We tracked the epidemiological situation in the bank and responded to regulatory changes on an ongoing basis.
- We coordinated activities related to reported quarantines, isolations and other situations related to COVID-19. We offered full support through the implementation of the „OurHealth“ application for reporting and monitoring pandemic in the bank.
- We implemented an application to monitor employee health and returns from abroad.
- We actively cooperated and maintained contact with state authorities (State Sanitary Inspectorate, State Labour Inspectorate) on issues related to coronavirus.

### Preventive actions in the area of head office and branch operations

- Initially (from March to May 2020), we reduced the working hours of branch staff to 6 hours per day, including 5 hours for direct customer service. From 1 June, customer service hours at branches were 7 hours per day.
- We moved high-risk employees from direct customer service to other tasks (including remote work).
- We placed hand disinfectant dispensers in publicly accessible areas e.g. at entrance doors and lifts, and ensured that the product is refilled on a regular basis.
- We carried out regular disinfection of offices, branches and branch ATMs.
- We equipped our branch network with Plexiglas screens and comfortable visors to strengthen the protection of employees and customers.
- We monitored the movement of staff in the head office buildings to avoid the risk of infection.
- We increased the frequency of cleaning of the most frequently touched surfaces (doorknobs, doors, countertops, fittings).
- We held crisis management team meetings in units where COVID-19 cases were confirmed among office staff.
- We made decisions to open or close operational units in response to the current pandemic situation.

## Support and assistance to employees

- We offered employees who had contact at work with an infected person to be tested for COVID-19 free of charge. To this end, we partnered with the Medical Centre (579 referrals for tests in 2020).
- We introduced online on-call services by HR experts on employee issues in epidemic conditions.
- We gave our employees a chance to consult a psychologist (chat, telephone, webinars).
- As part of the „Hot Spot – „Work Feels Good“ campaign, we carried out activities to make employees more comfortable while performing their job duties. We provided employees with face masks and other protective equipment such as gloves, disinfectant fluids, etc.
- We carried out a series of training sessions entitled „Back to the New Normal“ to prepare people for the return to the office, explain how to travel safely to and from work and remind about the rules to follow.
- We prepared a set of good practices for employees on safety when working remotely.
- We offered employees preferential terms for the purchase of office chairs.
- We made it possible to borrow monitors from work to take home.
- We paid a one-off financial allowance to bank employees.
- In order to minimise the risk of employees being exposed to the virus, we have provided free use of a fleet of company cars on the way to and from work, and have made parking facilities under the buildings available for employees' private cars.



### Goals for 2021

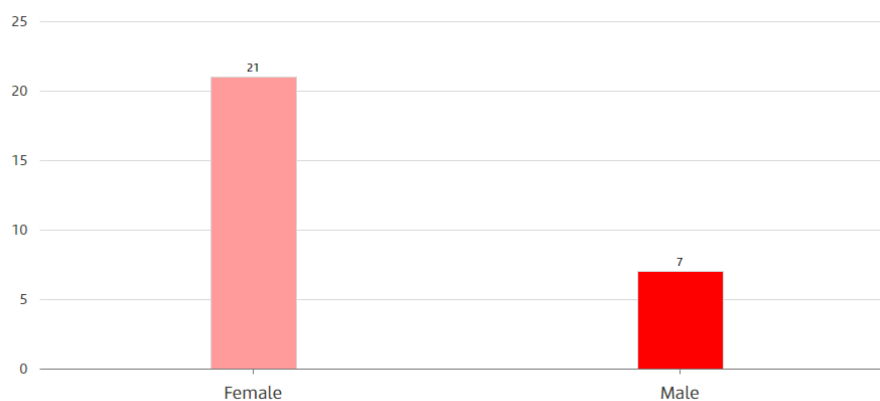
We will be monitoring the coronavirus situation and react as necessary. We will adapt the working environment on an ongoing basis to current restrictions and to changes introduced by legislation.

As a result of the switch to remote working, the number of work-related accidents in 2020 fell by 50% and the number of lost days fell by 74%.



GRI: 403-9

## Accidents (incidents) at work in 2020 by gender



	Female	Male
Total number of accidents (incidents) at work	21	7
of which fatal accidents	0	0
of which major accidents (incidents)	0	0
of which minor accidents (incidents)	21	7
Total number of persons injured in accidents:	28	
Total accident incidence rate (IR, calculated as the total number of persons injured in accidents/employment × 1,000)	2.69	
Accident incidence rate	2.91	2.17
Total number of days lost to work due to work accidents (LDR, calculated as the ratio of the total number of days lost to the number of planned working hours of employees in the reporting period × 200000)	417	
	324	94
Accident severity rate (calculated as the number of lost days due to accidents/number of accidents)	14.89	
	15.38	15.43
Absence rate (AR, calculated as the total number of days of absence from work/number of days worked per year × 200000)	25%	
	30%	15%



## Objectives and priorities

The Training Policy sets out the bank's objectives in this area. We focus on the comprehensive development of employees' competencies and skills.

The development programmes and ongoing training delivered in 2020 supported the implementation of strategic objectives and our key business projects.

The main themes of the 2020 training included:

- Focusing on people: re-skilling & up-skilling, new internal recruitment model and wellbeing.
- Creating leaders: development of leadership competences, crucial in the new normal, non-financial motivation, flexible redefinition of objectives and management of remote and distributed teams.
- A new way of learning: remote training and workshops and strengthening the self-development approach.
- Building sales competence in dealing with sensitive customers.
- Development of mentoring programmes in collaboration with the Vital Voices Foundation.
- Cybersecurity.



## Training and education

In the wake of the COVID-19 pandemic, we offered training in remote formats (using the latest technological solutions). This form of education supported the concept of self-development of employees.

*GRI: 404-1, 404-2, 404-3,*

*ESG: S – Society*

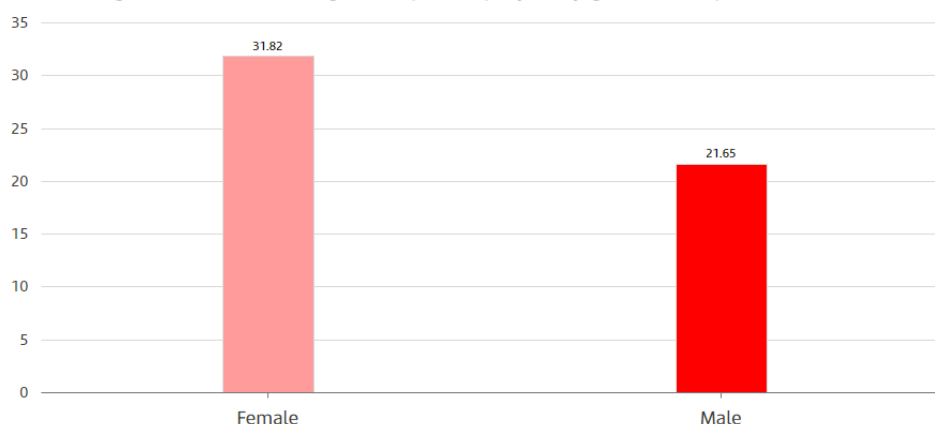
*PRB 5 Governance & Target Setting*

### Selected programmes implemented in 2020:

- Vulnerable customers
- Cyber security training
- Service Design programme
- YOUNiversity
- Development Elixir
- Programmes for top management
- Leadership Commitments
- Young Leaders Programme
- Vital Voices: mentoring
- Expert training dedicated to specific business areas
- Soft skills development

In 2020, we supported the development of different employee groups: top executives, lower-level executives, women leaders, talents identified in the organisation, Agile employees, the entire workforce within central operations and employees with special development needs.

Average number of training hours per employee by gender and position in 2020.



2020

Average number of training hours per employee	28.54
Female	31.82
Male	21.65
Senior management	13.04
Lower-level management	17.25
Other employees	29.26

## Management skills development programmes in 2020.

### Program Futuro

The Futuro programme is aimed at lower and middle level managers. It focuses on developing competences that are particularly relevant in the conditions of building the new normalcy. This programme will be continued in 2021.

### Mentoring wewnętrzny

Internal mentoring aims to strengthen the competencies of leaders, both newly appointed and more experienced.

### Leaders For Employees

**Leaders For Employees** – a programme for executives designed to enhance personal branding, share knowledge and experience, strengthen the culture of feedback and teamwork in the bank. The programme plays an important role in transforming our leadership culture based on values and strategy. In 2020, the Leaders For Employees programme focus on two themes:

- **#StayConnected:** initiatives aimed at sharing knowledge, experience and building a culture of dialogue in the bank. These topics were and are particularly important in a remote, distributed working environment. Examples of activities:
  - A series of online meetings for Board Members and top managers to exchange knowledge related to current business topics.
  - A series of online meetings for senior managers.
  - Open online sessions – a series of meetings between Board Members and senior managers and employees to support building a culture of open dialogue with employees and strengthening trust.
- **#ExtremeLeadership** encompassed a range of activities that addressed current leadership needs and challenges in the new normalcy. As part of #ExtremeLeadership, we conducted a series of online workshops called „Digital Solaruco Academy“. We targeted them at senior managers. The aim of the training sessions was to provide practical skills in remote team management, effective motivation, responsibility building and emotion management.

## Top players

**Top Players**, a programme for Key Managers of the bank. Its aim was to identify and develop managers with the highest leadership potential.

In 2020, we carried out a multi-stage participant diagnosis process to obtain feedback on the candidate(s) from various sources. We used surveys (competences, experiences, traits, motivations), feedback from Board members, supervisors, colleagues and interviews with programme participants. As a result, the participants of this programme received individual feedback based on which we drafted tailored development plans.

GRI: 404-3



# 86%

Percentage of employees who underwent an annual performance evaluation and career review in 2020. In this group, 83% were female employees and 92% male employees..

<i>Employment category</i>	<i>Female</i>	<i>Male</i>
<i>Senior management</i>	98%	100%
<i>Lower level management</i>	92%	83%
<i>Other employees</i>	81%	91%

# Communities





## Santander Universidades



We are committed to promoting education and the development of science, believing that this support will contribute to the development of society as a whole. The most important educational project and also one of the pillars of the #ResponsibleBanking strategy is the Santander Group's global initiative, the SantanderUniversidades project.

GRI: Custom indicator (Total amount of money allocated to social causes per year)

ESG: S – Society

PRB 1 Alignment

Santander Universidades focuses on supporting:

### Education

We invest in education to level the playing field for young people to access quality education.

### Entrepreneurship

We educate and inspire people to turn ideas into successful businesses that underpin society's prosperity.

### Young people entering the labour market

We help graduates gain the competences sought by employers and enter the labour market.

## Santander Universidades establishments

Live contact with the academic community is our priority. We have twelve Santander Universidades relationship centres at Polish universities. We offer visitors a relaxation area, a networking room and customer service desks. In the centres, our employees cooperate with university authorities and student organisations. Thanks to the ongoing identification of the greatest needs and expectations of universities and students, they meet them by launching targeted initiatives and projects.

*Through the implementation of a joint project with Santander Universidades, we emphasize that cooperation between universities and business is possible and that it brings excellent results boosting the professional careers of our students. Scholarships granted by Santander in cooperation with Kozminski Foundation are an important initiative that supports our talented, enterprising and ambitious youth. It is also evidence that students' hard work brings tangible effects.*

Kozminski Foundation

*The crucial element of our cooperation with Santander Universidades is the scholarships for which we can apply. They motivate us for development and provide support to the projects we carry out. Another advantage is the possibility to participate in numerous trainings and webinars, which helps to use free time creatively.*

Student Council of Wrocław University of Technology

*The financial and professional support we receive for our own projects or undertakings gives us the opportunity to achieve a balance between the effectiveness of SKNR Sigma's activities and improving the use of the members' potential. With the help of Santander Universidades we can always do something good! Our gratitude is huge and cannot be expressed in words. Santander is undoubtedly a bank that comes up with a number of initiatives for young people and a wide range of programmes that help them realise their plans and develop at every level of activity.*

Sigma Accounting Student Association

## Santander Universidades 2020 in figures



**1,000**

partnership agreements with universities and educational institutions in more than 22 countries



**59**

partnership agreements with universities in Poland



**3,283**

scholarships



**110 EUR m**

to support higher education (an increase of 56% over the previous year)



**1,053 PLN m**

donated to universities for projects



**156,000**

scholarships for students and graduates to develop their skills, for placements and to support entrepreneurship (an increase of 56% over the previous year)



**>10,000**

students, graduates, doctoral students and faculty staff registered on the Santander Grants platform

## Santander Scholarships

*GRI: Custom indicator (Number of beneficiaries of projects and social initiatives in the field of education initiated and/or supported by the bank and/or the bank's Foundation in a given year)*

Through Santander Universidades, we have invested over EUR 2 bn in academic initiatives and awarded more than 630,000 scholarships since the programme's inception. This has led to the Santander Group being recognised as the company that invests most in education worldwide ([Varkey/ UNESCO /Fortune500\\*](https://www.varkeyfoundation.org/media/3042/bbe-epg-report%C6%92.pdf) <https://www.varkeyfoundation.org/media/3042/bbe-epg-report%C6%92.pdf>).



## Santander scholarships offer support during the COVID-19 pandemic

Young people are faced with a dynamically changing labour market, and these changes affect not only the conditions of employment, but also the key competences sought by employers. Last year, we met these expectations in order to make it easier for students and graduates to enter the labour market at this difficult time. In 2020, Santander Universidades, in response to the pandemic, accelerated the development of its scholarship programme with an emphasis on digital transformation. Development programmes were moved to the online world, allowing for a significant increase in the number of beneficiaries.



*The choice of themes for programmes for the academic community responds to the needs arising from the pandemic and the changing labour market. In line with the Responsible Banking agenda and the Santander Universidades mission, we support the higher education sector, the preparation of young people for the labour market and entrepreneurship. The platform, which is a global scholarship ecosystem, creates an opportunity to offer not only local scholarships and grants but also those organised in cooperation between the Santander Group and foreign universities.*

**Wojciech Leśniewski**  
Director of Santander Universidades in Poland

*The change has partly already taken place, not only because the pandemic continues to affect everyday social and university life, but also because the offer of online and hybrid training will become an even more important task of higher education. The Santander Group will continue to support universities in dealing with these and other challenges, enabling them to play a key role in shaping the future of society.*

**Javier Roglá**  
Global Head of Santander Universidades

\* Creating a baseline for Corporate CSR Spend on Global Education Initiatives, 2015.

## #InvestInYourself and #StayHome

2020 was primarily about the two global initiatives #StayHome and #InvestInYourself. Support was provided through intensive online development courses and financial and advisory support:

## International development training

including Emerging Technologies Programs by MIT Professional Education (a project on new technologies and digital transformation), ESADE Soft Skills Innovation and Personal Management (a soft skills course), Emerging Leaders – LSE (a development course for women in leadership positions) and English for Professional Development with the University of Pennsylvania and Santander British Council Online English Courses.

## National projects:

- **Santander Universidades Online Academy**, organised in cooperation with the Cracow University of Economics. It was a series of 9 lectures with 18 speakers from the top management of Santander Bank Polska, attended by 800 students from over 70 Polish universities. The highlight of the event was a lecture by the Bank's CEO, Michał Gajewski. All lectures have been made available to Polish universities for use as part of the teaching process and can be found at <https://www.santander.pl/akademia>.
- **National Session of Scientific Circles** in cooperation with the West Pomeranian University of Technology in Szczecin, during which students shared the results of their research. The session was an opportunity to develop interpersonal skills, a chance for the first scientific publication and exchange of knowledge and experience. [Learn more about the projects here](https://www.santander.pl/santander-universidades/aktualnosci/aktualnosci-lista/wymiana-wiedzy-i-doswiadczen-ogolnopolska-sesja-kol-naukowych) (<https://www.santander.pl/santander-universidades/aktualnosci/aktualnosci-lista/wymiana-wiedzy-i-doswiadczen-ogolnopolska-sesja-kol-naukowych>).
- **Training in Renewable Energy Sources – Small Hydroelectric Power Plants**: organised together with the „RÓJ” Foundation which supports the development of a low-carbon economy and entrepreneurship.

## Local programmes for students of selected

encompassing financial scholarships and courses offered to students of the University of Warsaw, Maria Curie-Skłodowska University in Lublin, Witelton Higher Vocational School in Legnica, University of Physical Education in Warsaw, University of Łódź, Wrocław University of Technology, Gdańsk Medical University, Kozminski University or Cardinal Stefan Wyszyński University in Warsaw.

*The mission of this initiative [Santander Universidades Academy - editor's note] is perfectly reflected by the #InvestInYourself phrase. It is certainly a great form of investment and a great credit to the Bank [...] that has created the opportunity for you as students to acquire these competences.*

**Professor Stanisław Mazur**  
Rector of the University of Economics

Particularly noteworthy is the Santander Group's support not only for students and graduates, but also for the faculty staff who have also been hindered by the pandemic in their own education and competence development.

## Think globally, act locally

For years we have been helping students, graduates and faculty staff to actively participate in projects on a global scale. There is something for everyone, regardless of age, professional status, educational background or experience. Recruitment for all projects funded by the Santander Group is carried out at website [santander-grants.com](https://santander-grants.com). In 2020, over 10,000 people from Poland registered on the platform, which shows how strong the need for personal and professional development is.

## Santander X

The Santander Group also supports young entrepreneurs through the Santander X programme.

Various global and local initiatives were launched in 2020, such as the Santander X Tomorrow Challenge, which sought innovative solutions to help mitigate the socio-economic impact of the pandemic.

The scope of beneficiaries has also been expanded for the first time in 2021, to include new groups affected by the COVID-19 pandemic, such as the unemployed. The aim of the new programmes is to support the development of skills that will facilitate the professional reorientation process. This year, we will offer scholarship programmes in five key areas:

- digital skills
- personal development (including soft skills)
- foreign languages
- development of leadership competences among women
- promotion of the most outstanding students.



### More about scholar projects

The [santander-grants.com](https://santander-grants.com) platform publishes, on an ongoing basis, information about new calls for scholarship projects that we carry out in cooperation with the most prestigious universities in Poland and worldwide.



### Santander Universidades

You can read more about Santander Universidades at: [bank.santander.co.uk/santanderuniversidades-pl](https://bank.santander.co.uk/santanderuniversidades-pl). All the scholarship projects that the Santander Group offers can be found at [santander-grants.com](https://santander-grants.com) and [santanderx.com](https://santanderx.com).



## Financial education

We believe that continuous education is fundamental for our current and future clients to have a good understanding of the world of finance and the causes and consequences of various decisions in this area. This is why we run financial education programmes aimed at different age groups.

### Project „Finansiaki”

This is our original economic education project, aimed at teachers and parents of children aged 3 to 14. It consists of:

- website [www.finansiaki.pl](http://www.finansiaki.pl)
- the parents' guide „Finansiaki to my” ([in print and electronic versions to be downloaded from the website https://finansiaki.pl/ksiazka-finansiaki-to-my/](https://finansiaki.pl/ksiazka-finansiaki-to-my/))
- lesson scripts for volunteers (bank employees teaching in kindergartens and primary schools)
- [Finansiaki to my Facebook page](#) and fan community



### [www.finansiaki.pl](http://www.finansiaki.pl) website

Thanks to the educational website [www.finansiaki.pl](http://www.finansiaki.pl) we support parents and teachers in conveying their knowledge on broadly understood finances. On the website there are free and ready to use educational materials which can be downloaded or displayed.

All materials are prepared by experts in accordance with the official curriculum for pre-school education and the curriculum for general education in primary school. The portal is available in desktop and mobile versions and is certified according to WCAG 2.0 as "Barrier-Free Website " at level AA.



Lesson scripts for teachers



Educational materials for parents and carers



Advices



Teaching aids



Animations

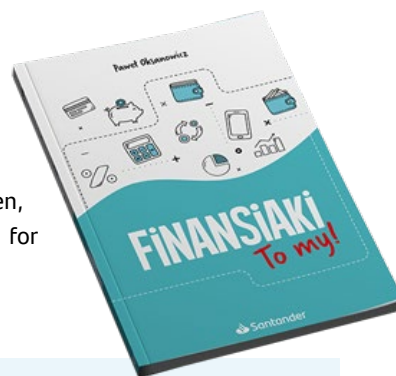


Games

## Guidebook „Finansiaki to my”

Our guide is aimed at parents and carers who want to talk and teach their children about finance responsibly from an early age.

During the pandemic, in support of those who stayed at home to care for their children, we published an electronic version of the book. The e-book is now available for download at [www.finansiaki.pl](http://www.finansiaki.pl).



**11,500**

printed copies circulated



**100**

copies of the book distributed to customers in 2020



**3,500**

electronic books sent to parents opening Account<30 in 2020



**642**

downloads of the e-book from the website in 2020

## Lesson scripts for volunteers

For several years, the bank's employees have been able to run classes in kindergartens and schools based on lesson scripts specially prepared for them (as described in the 2019 [Financial Education-Santander Corporate Social Responsibility Report 2019](https://en.raport2019.santander.pl/spolecznosci-2/edukacja/edukacja-finansowa/); <https://en.raport2019.santander.pl/spolecznosci-2/edukacja/edukacja-finansowa/>).

The COVID-19 pandemic and the resulting restrictions made it impossible to carry out the lessons as before, so in order to maintain interaction with parents and teachers and to continue educating the youngest, the project was moved to social media. In the future, we are planning to return to the classrooms.



201

children participated in



9

lessons run by volunteers  
(in the first two months of 2020)

## "Finansiaki To My" Facebook page



**Finansiaki to my**  
Edukacja

Dowiedz się więcej

Wyślij wiadomość

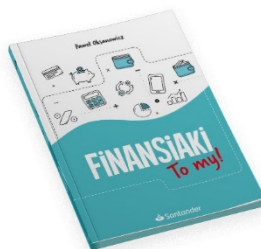
The "Finansiaki to my" Facebook page was launched in December 2020. The posts are intended to inspire FB users, facilitate financial education for children at home or school and encourage them to use the educational materials available on [www.finansiaki.pl](http://www.finansiaki.pl).

Transparent artwork referring to financial topics can be a starting point for many interesting conversations with the youngest, e.g. about what money is, where it comes from, why things cost money and why it is so important to save money. The messages are divided into two target groups – parents and teachers. Teachers are offered lesson scripts while parents can read articles with tips for holding conversations and ideas for games and activities.

Paneliści:

Monika Szłosek/dr Agata Trzcińska/Paweł Oksanowicz

**FINANSIAKI**  
Santander



# Siła nawyku,

czyli dlaczego edukacja finansowa jest ważna?



30/10/2020  
godz. 11:00

## "The power of habit or why financial education is important" Webinar

In October 2020, on the occasion of World Saving Day, we prepared and launched the webinar „The power of habit or why financial education is important”. Our experts were the authors of the guide, Paweł Oksanowicz and Dr Agata Trzcińska, as well as Monika Rozbicka-Szłosek, leader of the Bank's Savings and Investments Tribe. They discussed, among others, the impact of habits acquired in childhood on financial decisions taken in adult life and why it is worth teaching children to save money from an early age.



## Security

GRI: 103-2,  
PRB 3 Clients and Customers



## Educational project "Security in cyberspace"

In 2020, we continued our cooperation with the Warsaw Banking Institute and the Polish Bank Association, jointly implementing another edition of the educational project „Security in cyberspace”.

The programme was launched in 2017. Since the very beginning, Santander Bank Polska has been a partner of this initiative. The project responds to the need for practical education on safe navigation in the virtual world. Educational activities are addressed to schools, colleges, third age universities and public administration units. We effectively reach the target group through various actions, i.e. lessons, lectures, training sessions, competitions, as well as through modern communication channels.

### Project objectives

- improving the level of knowledge about cyber threats and shaping proper attitudes of Poles in the area of cyber security
- educating and developing practical skills of Poles in efficient and safe use of modern digital tools



**42,354**

schoolchildren from 16 provinces took part in lessons



**1,696**

lessons on cyber threats



**1,263**

lessons delivered remotely



**24,989**

students attended 328 lectures



**1,568**

seniors took part in lectures and other activities



**98**

educational films and over 100 educational publications produced as part of the project



**100**

participants of the conference panel "Security in cyberspace"



**500**

students, over 1 000 schoolchildren, 53 children of bank employees took part in competitions



**2,500**

participants of educational activities prepared for the May Holiday and Children's Day



## Project on the web

- Through the project website at [www.cyberbezpieczenstwo.edu.pl](http://www.cyberbezpieczenstwo.edu.pl) – information related to cyber security is distributed. The website is also a database of supporting materials (films, infographics, reports and teaching aids).
- There are currently 3 e-learning courses within the project on the following topics:
  - secure identity,
  - mobile device security,
  - secure online banking.
- A course on „Cybersecurity” has been developed in the form of MOOCs (massive open online courses). Its target audience is students and faculty staff. Topics covered in the course include device security, passwords, personal and identity data, online and mobile banking and online shopping.
- Due to the pandemic restrictions, a number of educational activities were prepared for Children's Day and the May Holiday. During these days, remote meetings and special online lectures were held for children and young people. A total of 2,500 participants took part in the activities.

## Project in action

### Expert panel

For the first time, the Financial Education and Entrepreneurship Congress organised the „Security in Cyberspace” panel, during which experts in banking, electronic payments and online shopping shared their knowledge with nearly 100 conference panellists.

### „Go cashless – it's worthy it” Campaign

We joined in the educational and informational activities as part of the „Go cashless – it's worth it” campaign. Its objective was to educate schoolchildren, college students and senior citizens on how to make cashless payments in practice. During online meetings, experts from the bank discussed, among other things, customer behaviours related to mobile payments and the security of cashless payments.

### Competitions

- Competitions for students – a number of competitions for students were organised in cooperation with the Polish Students' Parliament. The challenge topics included cyber security and cashless payments. In total, nearly 500 persons participated in the competitions.
- Competitions for children and young people – a number of mini art competitions and knowledge tests using online tools were organised. In total, over 1,000 participants tried their luck in the competitions.
- Competition for children of the bank's employees – as part of the project, a competition was also organised for children aged 6-14 on the subject of cyber security. The competition challenge was to prepare a rebus on one of the following topics: children aged 6-10 years: „A weak password has short legs”, and teenagers aged 11-14 years – „Remember to hide banking codes well”. The competition attracted 53 participants.

## Videos

A total of 98 educational videos have already been produced as part of the campaign, featuring experts representing public institutions and banks, including the Ministry of Finance, the Ministry of Digital Affairs, the National Bank of Poland, the Polish Financial Supervision Authority, the Bank Guarantee Fund, the Credit Information Bureau and the National Clearing House. More are being created.

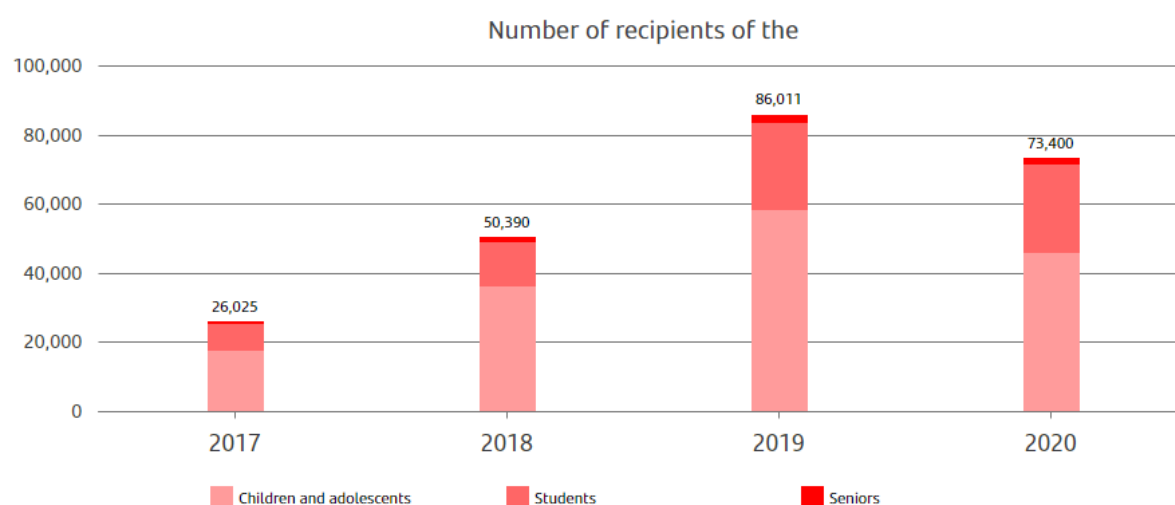
## Publications

A wide range of publishing activities is also carried out under the programme. Over 100 publications have been issued, including the „Cyber Secure Wallet” report, the „Active Senior” and „Active Student” bulletins.

## Media

The project received coverage from both local and national media. Cyber security was the subject of a series of partner programs „A few words about economics” broadcast on 9 radio stations and on Spotify.

## Number of recipients of the "Web Safety" project



### Number of recipients "Security in the network" projects

	2017	2018	2019	2020
Children and adolescents	17,655	36,570	58,488	46,158
Students	7,860	12,540	25,410	25,674
Seniors	510	1,280	2,113	1,568



#### More about the campaign

You can read more about the project here (<http://www.cyberbezpieczenstwo.edu.pl/>)

## Safe senior citizen

Seniors are one of the main target groups of this educational project, through which they can improve their knowledge of cyber threats and learn about new technologies. In 2020, in cooperation with third-age universities and the network of regional senior clubs, lectures were organised on safe navigation in the virtual world, security of transactions, identity data security, etc.



# 1,568

seniors attended the meetings

Together with the Ministry of Digital Affairs and the NASK Research Institute, the 'Seniors – Let's meet online' campaign was conducted. The concept was developed as part of the competition „(Un)safe online” addressed to non-governmental organisations, which was announced as part of the campaign „e-Pole can do it!”. As part of the campaign, five simple brochures were written in comprehensible language and five short educational videos were made. Their topics were chosen with a view to first helping seniors learn about possible dangers on the Internet, and then teaching them how to avoid the dangers. The videos act as an introduction to each of the topics, while the brochures elaborate on and supplement the videos. Actress Barbara Bursztynowicz and her daughter Małgorzata became ambassadors of the campaign.



# 300,000

unique viewers of the campaign content



#### More about the campaign

You can read more about the campaign here (<https://www.gov.pl/web/seniorze-spotkajmy-sie-w-sieci>).

## Webinars for senior citizens

Additionally, as part of the "Security in cyberspace" project implemented by the Warsaw Banking Institute, cooperation was established with the National Institute of Silver Economy, an institution involved in dissemination of knowledge and support for senior citizens. Within the framework of the cooperation, five thematic webinars were prepared and a course on safe electronic payments was developed. The bank is a partner to this action.


More information about projects for seniors and our approach to this target group [here \(https://esg.santander.pl/raport-2020/spolecznosci/wolontariat-pracowniczy/%3ESeniorzy samodzielni i bezpieczni w sieci%3C/a%3E i %3Ca href=\)](https://esg.santander.pl/raport-2020/spolecznosci/wolontariat-pracowniczy/%3ESeniorzy samodzielni i bezpieczni w sieci%3C/a%3E i %3Ca href=)).

## "How's your driving" project

The initiative, which we have been implementing since 2015, is our contribution to increasing road safety and building road culture in Poland. It promotes responsible and polite behaviour on the road and although it is mainly aimed at drivers, its beneficiaries include all road users. As part of the campaign a number of social media activities were carried out, including engaging competitions and advice addressed to selected target groups. Posts about technological innovations, pandemic, advice for young drivers and the dangers of using a mobile phone behind the wheel attracted most attention.

### Campaigns supporting the initiative in 2020:

#### #smartoff



Lubisz jeździć z zamkniętymi oczami?

90km/h 5s 150m

#SMARTOFF Santander

Raising awareness of the risks and eliminating the infamous practice of looking at a smartphone screen instead of at the road. Campaign featuring Santander brand ambassador Marcin Dorociński.

 **>850,000**  
post reach

#### #roadgames

Specifically for parents looking after their children during lockdowns, we prepared around 30 online activities available at [www.jakjezdzisz.pl](http://www.jakjezdzisz.pl). The activities refer to safety and educational topics. The solution to each puzzle was accompanied by a takeaway lesson about safety rules, ecology or good habits.

 **>1,500**  
number of game downloads

 **100,000**  
post reach

## #how'syourdrivingwithachild



### FOTELIK - KRYTERIA WYBORU

- Sprawdź jak dany model wypadł w testach - np. ADAC i AA Trust
- ISOFIX czy nie? - to zależy od modelu samochodu. Zapytaj sprzedawcy, co lepiej sprawdzi się w twoim
- Dostosuj fotelik do wzrostu i wagi dziecka - pamiętaj, że oba kryteria są tak samo ważne!
- Dobry fotelik: Chroni głowę i tułów, ma wysokie osłony boczne, jest głęboki, stabilny, dobrze przylega do siedziska kanapy



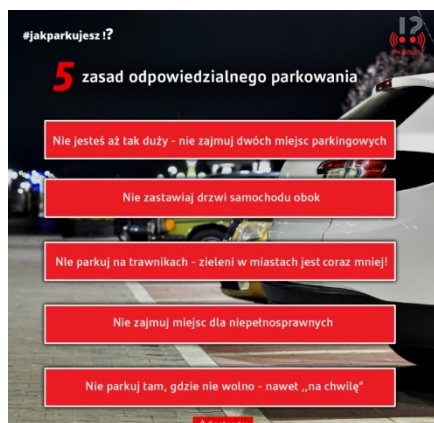
A series of holiday tips for parents on various aspects of travelling with children, from length and frequency of stops to criteria for choosing a child seat. Anyone travelling with a child will find plenty of useful tips under this hashtag.



>150,000

post reach

## #how'syourparking



A special campaign, also addressed to bank employees, about the rules of proper car parking. In this series of posts we drew attention to good habits, including the aspect of driving, referring to one of our most important missions: promoting kindness and empathy on the roads and knowledge of traffic regulations. We tested internet users' knowledge in this area with dedicated quizzes.



**>320,000**

post reach

## How's your driving 2020 in numbers:



**5 million**

social media users



**145,000**

followers of the  
Facebook fanpage



**728,000**

persons - average  
monthly reach on  
Facebook



**6,000**

comments on posts  
and over



**>2,000**

shares on Facebook



**3,000**

fans on  
Instagram



**More about the campaign**

You can read more about the campaign at [www.jakjezdziysz.pl](http://www.jakjezdziysz.pl).



## Corporate volunteering



Corporate volunteering is coordinated by the Santander Bank Polska Foundation and is an important part of our bank's social activity. Employee volunteers have been carrying out projects supporting local communities for years. The number of bank volunteers and their initiatives has been growing year by year.

### Principles of volunteering

The principles are regulated by the Santander Bank Polska Policy on Corporate Volunteering, which defines the areas of volunteering activities, describes the procedures and presents the indicators for volunteering. The units responsible for corporate volunteering in the bank are Santander Bank Polska Foundation and the Public Relations Department, acting in cooperation with the HR unit.

Every employee of Santander Bank Polska has 8 hours a year to spend on volunteering in the three areas of activity mentioned above:



Supporting  
education and  
scientific  
development



Equal opportunity  
activities



Building civil society

GRI: Custom indicator (Number of employee volunteers involved in corporate volunteering projects in the reported year), Custom indicator (Number of beneficiaries of corporate volunteering activities / year), Custom indicator (Total amount of money allocated to social engagement activities / year)  
ESG: S – Society

## Corporate volunteering 2020 in numbers:



# 2,487

Volunteers



# 97,679

persons helped as a result of corporate volunteering activities



# 75

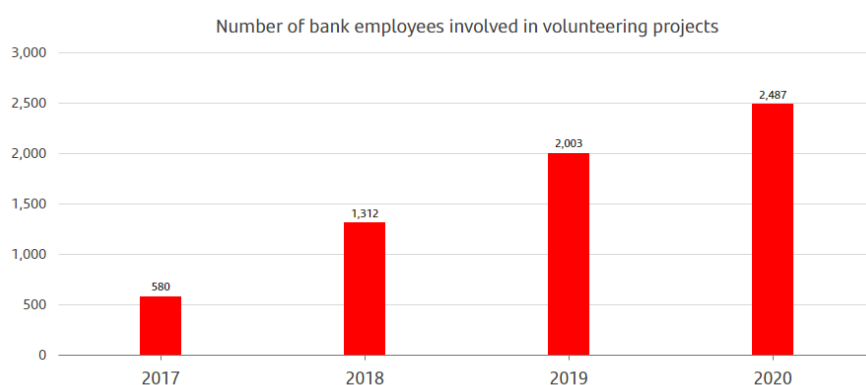
reported and accounted for projects by the end of 2020



# PLN

# 118,890,60

allocated by the Santander Bank Polska Foundation for volunteering activities



Number of Bank's employees involved in Corporate Volunteering

	2017	2018	2019	2020
Number of Bank's employees involved in Corporate Volunteering	580	1,312	2,003	2,487



## Volunteering initiatives

### Wrapped in flowers

Volunteers supported senior citizens from the „Win for yourself” association and together they implemented the „Wrapped in flowers” project. The project involved delivering flowers to the homes of senior citizens and organising workshops on plant composition. The project resulted in an album containing the compositions and portraits of the people participating in the project dressed in black – representing people with cancer. It was a continuation of the project, the first edition of which took place a year earlier and was co-financed by the City of Leszno.

### ECO-FRIENDLY Region 1 in Toruń

As the largest petrochemical refinery is located near Płock, the city and its surroundings have a significant air quality problem. Trees are necessary to clean the air and produce oxygen. The volunteers decided to organise the planting of trees from the nursery of the Płock Forestry District in the state forest in Brudzeń near Płock. Our employees want the project to be a long-term engagement and have already announced its continuation.

### Fruit of the Sun Valley

Volunteers planted 60 fruit bushes (raspberries, blackberries and blueberries) at the „Dolina Słońca” (Sun Valley) therapeutic and rehabilitation centre for people with intellectual disabilities in Radwanowice. They placed a plaque next to each plant with the patient's name reading „Please take care of me and remember to water me”; they also attached a personalised letter to each tree. The patients will now nurture their trees, and when the time comes, volunteers and patients will meet to harvest the fruit together. The project won the annual volunteer of the year competition.

### Mini-hospital for pets

Our volunteers came across the „Przytul Pyska” animal adoption centre in Boguszyce during the „On All Fours” campaign. The centre recently received a large caravan as a donation. They decided to use it as a mini hospital, where minor operations could be carried out and animals with various wounds or diseases could quickly recover in sterile conditions. The caravan was cleared of old furniture and insulated. Volunteers adapted the kitchen furniture and a table and chairs for the new purpose, bought a new worktop, and organised a collection of bandages, sterile dressings and other sanitary items to equip the hospital first-aid kit. In this way, a mini hospital was created under the name „Hospital On All Fours”.

### Cure for boredom

The bank's volunteers decided to support a hospital library in Świdnik. The grant financed the purchase of a new library trolley for transporting books to the hospital wards (until now an old medicine trolley was used for this purpose). A carpenter made to order a colourful trolley in March, and the remaining funds were enough to fund new shelves for the bookcase. The volunteers also launched a collection called „A Cure for boredom”, collecting board games, puzzles, office supplies for creative work and books, especially for the youngest hospital patients.

### Bank-camp

In cooperation with the Wrocław City Hall, our volunteers joined in the organisation of a summer camp for children from the School and Kindergarten Complex in Wrocław. A number of attractions were prepared for the group of 70 participants, such as singing lessons, bracelet making, ceramic work, sports competitions, blowing soap bubbles, paddle boarding, aerobics and macarena dance lessons. All the activities took place under the sanitary regime related to the pandemic. At the end, each participant received gifts from the bank and T-shirts from the Foundation.

### Sympathizing with horses

The volunteers started an initiative called „Tylko koni żał” (Sympathizing with horses), the beneficiary of which was the Tara Foundation, a horse shelter in Piskorzyno. Under the pandemic sanitary restrictions, the shelter was deprived of any income, so the volunteers got involved in raising money to buy and transport 20 bales of hay for the shelter’s animals. They also offered a helping hand. After unloading the hay, the volunteers and their families rolled the bales into the barn with their own hands.

## Forest cleaning

Volunteers took care of a section of Książański Nature Reserve near Świebodzice. They cleared the forest of rubbish left behind by people. As the area is a popular strolling destination for local residents, the effort will certainly make their relaxation in nature more enjoyable.

## Blood donation event in Kłodzko

During the pandemic, blood shortages have become particularly severe and blood donation events were rare. Our volunteers organised an honorary blood donation event. They donated blood themselves in a mobile unit of the Regional Centre for Blood Donation and Hemotherapy in Wałbrzych, and invited the inhabitants of Kłodzko to participate in the donation. They coordinated the process and made sure it was carried out safely, registered the donors, distributed drinks and snacks, and made sure they complied with the sanitary regime. More than 12 litres of blood was collected.

## How to enter the labour market

Volunteers – employees of the Employer Brand Office from the Recruitment Team – conducted an online workshop on „How to enter the labour market”. The participants of the workshop were young people from children’s homes all over Poland, preparing to look for their first jobs. The volunteers taught the workshop participants how to write a proper CV and how to prepare for a recruitment interview, what a Temporary Employment Agency is, and where and how to look for the job of their dreams. During the meeting, they also talked about volunteering – as a valuable experience before starting a professional career.

## Independent and safe seniors on the web

Since 2019, a number of educational activities have been carried out jointly by the Santander Foundation and the Police, including projects aimed at seniors, such as „Happy Senior”, „Grandson and Police Scams”, „Seniors don’t give up!”, „OLABOGABABCIU” and „Senior Time”. During meetings in clubs and seniors’ homes and at third-age universities, volunteers together with police officers taught seniors the principles of safe behaviour online and warned them about threats occurring in real life and in virtual reality. To date, we have educated nearly 3,500 people.

In addition, the Foundation’s volunteers prepared original scripts for classes on „How not to be fooled by online fraudsters and keep your money and data safe”. The COVID-19 pandemic has thwarted our plans to carry out classroom workshops with seniors so we have modified our programme and volunteers are now ready to conduct online workshops.

[For more information about the workshop go here](https://www.youtube.com/watch?v=mnGZheCYO5Q&ab_channel=FundacjaSantanderBankPolskaS.A.)  
([https://www.youtube.com/watch?v=mnGZheCYO5Q&ab\\_channel=FundacjaSantanderBankPolskaS.A.](https://www.youtube.com/watch?v=mnGZheCYO5Q&ab_channel=FundacjaSantanderBankPolskaS.A.)).



## Santander Bank Polska Foundation

The Santander Bank Polska Foundation implements most of the bank's social programmes and provides organisational and financial support for corporate volunteering.

*GRI: Custom indicator (Total amount of money allocated to community engagement activities / year)*

*ESG: S – Society*



### The Foundation runs projects and social programmes which focus on:

- supporting the financial education of children, young people and senior citizens
- investing in the education of young people through scholarship programmes
- promoting children's sporting activities,
- activating local communities
- promoting and sponsoring culture
- sponsoring educational establishments, NGOs and children's homes.



The most important projects implemented by the Foundation in 2020 include the Scholarship Programme and the grant programme „Here I Live, Here I Make ECO Changes”. We also organised charity actions: „#Podwójnamocpomagania” (We Will Double Your Impact) and „poMOC jest w nas” (Power to Help)

## Santander Foundation Scholarship Programme



The scholarship is intended for outstanding students of primary and secondary schools. It is a reward for the effort put into learning and a motivation to continue hard work and achieve better results. By supporting young people, the Foundation contributes to the development of talents and passions, and facilitates top-level education for students from all over Poland.

The 2020/2021 scholarship programme marked its third edition. Among the scholarship beneficiaries are programmers, gymnasts, athletes, musicians, social activists, poets and actors.



# 395

total number of applications for the scholarship programme



# PLN 5,000

amount received by scholarship holders in 2020/2021



# 23

students received scholarships from the Santander Bank Polska Foundation



# PLN 115,000

value of all scholarships received

## "Here I Live, Here I Make ECO Changes" grant programme

### Objective of the Programme



The aim of the programme is to have an impact on the immediate environment: to raise the standard and quality of life by bringing about sustainable changes in the neighbourhood and to integrate communities. This is why the Santander Foundation encouraged local foundations, associations and schools to improve the space around them: to create green bus stops, plant murals, design new pocket parks, but also to renovate abandoned places which can now be recreated and given a new life.

It is important to carry out the projects in public space accessible to all. Particularly appreciated are initiatives involving a large group of residents who want to see the change and are willing to devote their time to joint efforts.

A number of environmental projects aimed at improving the quality of life of local communities have been implemented under the programme. Thanks to the grants, new facilities and green spaces were created and the existing ones were upgraded, making a significant contribution to local communities throughout Poland.



**PLN 500,000**

Total amount transferred under the programme



**PLN 5/7/10 thousand**

Amount of individual grant



**68**

Number of organisations supported



**68**

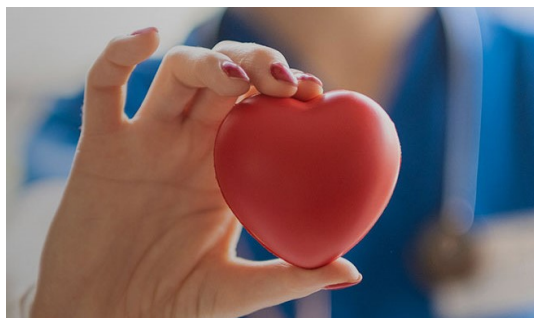
Number of projects supported



**206,920**

Total number of beneficiaries of the programme

## #WeWillDoubleYourImpact campaign



With the joint efforts of the Foundation, the Bank and our customers, we organised a charity event in April 2020 to support health care and medical facilities. More than 15,000 people have joined in to help and as a result over PLN 5m has been donated to Polish hospitals to buy the necessary equipment and protective measures required to fight COVID-19.



**15,000**

People



**PLN 5 m**

donated to Polish hospitals



More about the project

For more information about the #WeWillDoubleYourImpact campaign go here (<https://esg.santander.pl/pomoc-spolecznosciom/>).

## Power to Help campaign



Between 14 September and 5 October 2020, the bank donated PLN 0.05 from each BLIK transaction, free of charge for the customer, to finance the purchase of medical equipment for ten Polish children's oncology centres. Donors could also deposit money directly into a dedicated Santander Foundation account. The „Power to Help” campaign engaged 613,000 bank customers who made over 3 million BLIK transactions. Together with our customers, we donated PLN 200,000 thanks to which the centres bought equipment for daily diagnostics of the youngest patients.



**PLN 200,000**

total amount of donation received  
by the centres



**>613,000**

took part in the campaign



**>3 million**

BLIK transactions executed as part  
of the campaign



**10**

centres have received  
support under the fundraiser



**More about the projects** You can read more about the Santander Foundation and its ongoing programmes at: [fundacja.santander.pl](https://fundacja.santander.pl).



## „TO(działa)MY!” project

### About the project



The educational and social project initiated by UNICEF in partnership with the Santander Foundation is addressed to teachers working with students from the fourth grade of primary school. Its aim is, among other things, to shape an attitude of social engagement in children and young people and to draw the attention of the young generation to the needs of their immediate environment. In the 2020/2021 school year, students developed and implemented their own social projects on one of three topics: ecology and environmental protection, health and sports, and education and culture. In addition, schools could apply for funding for the projects by taking part in a grant competition. The submitted and awarded initiatives will be implemented until the end of 2021.



**30**

number of schools supported



**PLN 2,000**

amount of individual grant

### Korki TV



The Santander Foundation was a partner and provided financial support to an educational program which helped high school students study for their final exams during the pandemic. Read more about the project [in chapter Our engagement during the pandemic – Helping communities.](#)

**PLN 12,405,945.78**

The total amount allocated by Santander Bank Polska S.A. and the Santander Bank Polska Foundation to social engagement activities in 2020.



## Cultural patronage

### Santander Orchestra

Santander Bank Polska's original project aimed at the most talented young musicians, students and graduates of music schools, is intended to support their career development. Santander Orchestra is first and foremost an educational project, combining musical practice at the highest level with a range of additional courses usually unavailable in traditional curricula. Therefore, in recent years, in addition to classes with world-renowned musicians, we have offered participants theoretical lectures on copyright law, financial management, body biomechanics, music psychology, image building and career development.

The unveiling of the Santander Orchestra project in 2020 was unique. Although the concert halls closed to the public, the project continued in online channels. This edition resulted in two music videos and an online concert featuring Santander Orchestra musicians:

#### Video clip „Wodecki by Santander Orchestra & Ania Szarmach”

The combination of the symphonic sound of the orchestra with the dynamics of the big band resulted in a unique piece. Together with Polish singer Anna Szarmach and her band, the young musicians performed a medley of three iconic hits by Zbigniew Wodecki – the legend of Polish popular music. The video was recorded during mobile outdoor concerts, played on a barge and on the roof of a double decker tour bus in various parts of Warsaw. Within two weeks from its premiere the video was played over 375,000 times. It reached 306,000 unique users. Together with Facebook users, the video clip has already had over 500,000 viewings.

#### Video clip „Hey, on Christmas Day”

It was a musical Christmas surprise for Santander Bank Polska customers – and not only. In cooperation with the Film and Jazz Music Foundation, the Christmas carol „Hey, on Christmas Day” was recorded in a jazz arrangement. The recording was viewed by more than 57,000 people.



## „Good To Have You” online concert

Musicians from the Santander Orchestra also performed together with the Tomasz Szymuś Orchestra during the September online concert „Good To Have You” as part of the virtual edition of Wodecki Twist Festival 2020, organised every year as a tribute to the artistic output of Zbigniew Wodecki. Santander Bank Polska was a partner of this event. The recording of the festival was viewed almost 220,000 times.

## Santander OrchestraAcademy

The 2020 Santander Orchestra Academy included two main activities carried out exclusively online. This made it possible to reach a larger audience.

## A series of video tutorials from physiotherapists broadcast from May to August 2020 on Santander Orchestra's Facebook page

Physiotherapists from the Warsaw Fizjoklinika conducted 15 online meetings during which they discussed the theory of body biomechanics and showed examples of exercises to be performed at home. The series was an innovative way of encouraging people to take care of their health at the beginning of the pandemic. It stood out because it was conducted by certified medical specialists. The recordings have already reached an audience of 32,000 people.

The videos are available on [SO's FB page \(https://www.facebook.com/SantanderOrchestra\)](https://www.facebook.com/SantanderOrchestra)



## A series of seven educational podcasts broadcast on the YouTube channel of Santander Bank Polska

The topics of the podcasts were chosen to be of interest not only to representatives of the art industry, but also to the business world. The issues discussed in the podcasts included:

- the idea of networking (i.e. how to nurture relationships and how to build a network of contacts),
- advice on how to cope with stress or how to find out if your child has musical talent,
- copyright law (releasing and protecting works on the internet, copyright clauses in concert agreements, trademark protection),
- managing the finances of young artists.

By the end of 2020, the podcasts had reached almost 400,000 viewers.

The video recordings are available on [SO's YT channel \(https://www.youtube.com/playlist?list=PLHI\\_ezEPmMdMt\\_dBDRF2nj16Sloe17sLr\)](https://www.youtube.com/playlist?list=PLHI_ezEPmMdMt_dBDRF2nj16Sloe17sLr).

### More about project



You can read more about the Santander Orchestra [here \(https://www.santander.pl/ws-santanderorchestra/#/\)](https://www.santander.pl/ws-santanderorchestra/#/).



## UEFA Champions League

The sponsorship of the UEFA Champions League (UCL), the most prestigious club football competition in the world, is a strategic project of the Santander Group. Santander Group's international ambassador for UEFA sponsorship is a former Brazilian footballer Luís Nazário de Lima.

In 2020 we continued our sponsorship activities, and as one of the sponsors we were present in the media through the TV channel broadcasting UCL games in Poland, the TV miniseries called "Home Games" (promoting the idea of watching football with a family) and UCL sponsorship billboards (accompanying sporting events, matches, trailers and the broadcast of the TV series).

Our activities have reached so many people:



**22.7 millions**

people\*



**64%**

of the audience

\* (data for the periods from September to November 2019 and early April to mid-June 2020)

# Our engagement during the pandemic



## Managing the COVID-19 situation in 2020

The epidemic crisis related to the spread of the SARS-CoV-2 virus forced a change in our hierarchy of objectives and lines of action. The most important issue has become to ensure the safety of employees and customers while maintaining business continuity and seamless service.

From the beginning of the pandemic, we placed emphasis on implementing solutions to support customers in the new reality. These activities required the reorganisation of many aspects of our operations and posed a major IT challenge. Due to the increasing use of remote channels by customers, the priority was to increase throughput, expand the scope of support for sales and after-sales processes and maximise security measures for key IT systems.



We launched more remote processes with solutions to improve customer liquidity and mitigate the economic impact of the COVID-19 pandemic. We continued to digitise, automate and simplify service processes.

We changed the organisation of work and introduced a home office model, which covered around 6,000 employees of the bank (almost 60% of active employment). This involved the need to replenish hardware resources and provide everyone with secure access to the infrastructure enabling mutual cooperation. We increased the capacity of telephone lines, extended the capacity of connections to teleconference bridges and increased the capacity of external connections to the bank, thus increasing the comfort of work and customer service. We also configured remote work stations for advisors from the Multichannel Communication Centre.

Despite the changes in our ways of work, we have maintained solid standards of customer service and IT performance with high availability of IT systems.



## Support to individual customers

In 2020, our customers were facing the COVID-19 pandemic, which affected not only their health and work, but also their finances. We initiated actions targeting all our customer groups: individual, business and small and medium-sized enterprises.

GRI: Custom indicator



Our efforts targeting customers but also communities have been rewarded in [the Euromoney Awards for Excellence \(see chapter Governance – Awards and distinctions\)](#).

### We have introduced special solutions and changes to increase customer safety and comfort.

- We have increased the limit for contactless debit and credit card payments (including mobile Mastercard) without using a PIN from PLN 50 to PLN 100.
- To ensure the safety of our customers, we have equipped our banking facilities with the appropriate accessories (masks for employees, safety partitions, special signage, etc.).
- We have expanded the functionality of electronic banking, reducing customer visits to branches.

### We have launched extensive direct communication to customers.

- We informed about changes in the organisation of service in branches, automated remote processes and credit facilities being implemented, and encouraged the use of electronic channels.
- We have targeted senior citizens with special information measures.

## Particular attention was paid to seniors and clients whose financial health was affected by the pandemic.

- For customers who lost their income, we addressed a special offer providing for the abolition of debit and credit card fees for a period of 3 months. Customers could take advantage of deferred repayments of principal or principal and interest instalments, suspension of the agreement and automatic limit renewal. We have specially trained advisors to serve such customers.
- We have put in place good practices to ensure a consistent approach to identifying and serving vulnerable customers, i.e. customers in distress due to age, disability, job loss, illness or financial difficulties.
- On the helpline, we introduced a special IVR channel for seniors and prepared an information campaign in social media #HelpSeniorLogIn with tips on how to help your loved ones with remote banking. We published similar tips on the [Santander.pl/bliscy](https://www.santander.pl/bliscy) website. The simplification of contact with an advisor was positively received by seniors

## We introduced a package of temporary credit solutions for retail customers.

- We offered a possibility to postpone for a period of 3 or 6 months the repayment of the principal or capital-interest instalment of cash and mortgage loans (via Santander internet and the Multichannel Communication Centre).
- We suspended the performance of credit agreements (cash loan, mortgage, overdraft, credit card) for a period of 1, 2 or 3 months (via Santander internet and branches / partner outlets).
- We have extended the repayment period of the cash loan by 6 months (via Santander Internet, the Multichannel Communication Centre, branches and partner outlets).
- We have introduced automatic credit limit renewal for personal accounts and credit cards.
- We have included in the bank's permanent offer the possibility to extend the repayment period of a cash loan by 12 months and to reduce the capital instalment of a mortgage loan for 12 months.





## Aid to small and medium-sized enterprises

*GRI: 103-1, 103-2, Custom indicator (Products and initiatives for small and medium-sized enterprises (SMEs)), Custom indicator (Main activities to ensure customer satisfaction)*

*PRB 3 Customers and Customers*

### **We have introduced credit concessions and solutions to improve liquidity.**

- We made it possible to defer the repayment of principal or principal and interest instalments under loan agreements for 3 or 6 months (11,800 customers benefited from the offer; the value of deferred instalments amounted to PLN 236.7 million).
- We offered the option of lease payments deferral, free of charge, for a period of 3 or 6 months. The suspension covered the fixed part of the payment, which means that during the grace period the customer paid only the variable (interest) part. The suspended principal was spread proportionally over the remaining period and the final term of the lease agreement and the repayment date did not change.
- We provided automatic deferral of overdraft repayment for 2 months without charging an overdraft extension fee (6,743 customers benefited from the offer, and the total value of deferred loans was PLN 845.94 million).
- We suspended the reduction of the overdraft limit (405 customers benefited from the offer).
- We extended the final loan repayment term by 6 months for customers who took advantage of the grace period (1,458 customers benefited from the offer).
- We reduced the principal instalments payable in the next 12 months by 50%, with a simultaneous extension of the loan period by 12 months (654 customers benefited from the offer).
- We implemented the application for the PFR's Anti-Crisis Shield aid program in corporate internet banking (53,000 of our corporate and business customers received over PLN 9.5 billion).
- We exempted customers from the fee for Business Account Worth Recommending for 3 months (82,100 customers took advantage of the promotion; the total amount of fee waivers was PLN 1.59 million).
- We exempted the bank's customers most severely impacted by COVID-19 from regular terminal fees.
- We postponed the date of payment of the annual premium for Business Guarantor insurance for instalment loans and extended the period of insurance cover for overdrafts.
- We have temporarily suspended the charging of management fees and fees for non-compliance with the minimum monthly deposit limit to SME clients.

## We have developed remote service channels.

- We have introduced the sale of Partner in Business and Partner in Business Plus insurance by telephone/email.
- We have developed the functionality of Poczta 2.0, thus enabling customers to conclude agreements remotely and to carry out processes available so far only in the branch.
- We provided selected customers with buy-by-click Smart Loans via the internet. Under the offer, customers could an overdraft facility worth between PLN 5,000 and PLN 100,000, but not more than the amount available without a promissory note. We will develop this offer further in 2021.
- We have introduced new eServices for sole traders in Mini Firma: eInvoicing, eCollection and eContracts, provided by external partners.

### eFactoring

Online invoice financing, an ideal way to improve company's financial liquidity. Supplier: NFG S.A.

Benefits for customers:

- no need to wait for the contractor to pay the invoice,
- cash available in the account in as little as 5 minutes,
- financing up to 100% of the net invoice value.



# 177

integrations



# 4 million

financing worth

### eCollection

A service that enables the recovery of receivables from overdue invoices. The customer uploads an overdue invoice into the system and the rest is taken care of by the service provider. Supplier: BEST S.A.

Benefits for customers:

- fee for success only, i.e. the commission is calculated on the amount of money recovered,
- guarantee of safe and ethical negotiations,
- debt recovery while maintaining good relations with counterparties.



# 2,331

integrations



# 465,000 PLN

value of invoices



## eContracts

a tool for concluding contracts online: generating the provisions, negotiating conditions, confirming agreement execution and verifying the identity of counterparties. Supplier: LawBiz Technology Sp. z o.o.

Benefits for customers:

- no need to print and sign paper documents,
- ensuring that contract templates are up-to-date, in line with current legislation, and do not contain any legal flaws,
- access to contracts 24/7,
- The service is free of charge for Santander company customers who are sole traders and use Mini Firma service.

**We have made it easier for customers to install payment terminals.**

- We implemented a fully remote process of purchase and installation of payment terminals. All the customer had to do was to fill in the appropriate form or call the bank's helpline. The agreement for the tool was sent to the customer's email address and the customer could accept the document remotely. The terminal was then delivered to the customer by courier, and training in the terminal operation was conducted over the phone by an Elavon representative.
- We have extended the free use of the terminal during the lockdown period under the Cashless Transactions Support Programme.

## Together with external partners, we launched activities to raise awareness of the Anti-Crisis Shield aid programme.

- We have provided support to our customers by working with inFakt.

We launched a free helpline where customers could talk to an accountant and get information about government aid scheme, benefits for entrepreneurs or remote accounting services.

We organised two webinars, during which an inFakt tax advisor presented the range of Anti-Crisis Shield solutions and answered questions of entrepreneurs.

### Webinar 31 March 2020



**3,000**

live participants



**59,000**

views

## Webinar 20 April 2020



3,000

live participants



16 thousand

views

- We offered dedicated support to companies affected by the pandemic (PFR Anti-Crisis Shield 1.0, PFR Anti-Crisis Shield 2.0).

We helped our clients to apply for subsidies from the PFR 1.0 and PFR 2.0 Anti-Crisis Shields via electronic banking. Advisors proactively informed entrepreneurs about the possibilities to receive a subsidy, assisted them in completing applications and supported in the process of filing complaints with PFR and obtaining all necessary documents and statements.

## PFR Anti-Crisis Shield 1.0



52,664

clients who benefited  
from the subsidy9,535.5  
PLN million

total aid value



16%

of the bank's share in  
disbursed subsidies

## PFR Anti-Crisis Shield 2.0



7,159

clients who benefited from the subsidy

1,164.7 PLN  
million

total aid value

- We have also launched bonds issued by POLFUND Credit Guarantee Fund. From October 2020, thanks to this additional service, entrepreneurs do not have to block their own funds until the time of the tender award. This solution is offered to sole traders. Each customer receives an automatically renewable limit of PLN 50,000 for a period of 30, 60, 90 or 120 days. Entrepreneurs can apply for bonds on the [santander.pl/ewadia website](https://santander.pl/ewadia-website). The process is completely remote, takes a few minutes and the bonds granted are accepted in all public tenders in the country..



## Support to business customers

Clients of the Business and Corporate Banking division who were experiencing problems in running their businesses also received access to solutions that helped them maintain liquidity and keep their jobs.

*GRI: 102-2, Custom indicator (Information on key products, including new products launched during the reporting period), Custom indicator (Main activities to ensure customer satisfaction)*

*ESG: S – Society*

*PRB 3 Clients and Customers*

Thanks to agreements signed with BGK for all GDM, Biznesmax and Liquidity guarantees, we have offered preferential guarantee terms for loans. The aim of the programmes is to support the broadly understood liquidity of customers in distress due to the negative effects of the COVID-19 pandemic, among other things.

As part of the relief scheme (the so-called debt moratorium), in addition to individual measures, we provided customers with the opportunity to take advantage of a simplified technical annex procedure, whereby customers, were able to renew their loans for another two months and/or suspend the repayment of capital instalments of loans for up to six months almost instantly, without the need to submit any documents or fulfil additional requirements,. Under this process, we annexed nearly 1,300 agreements for more than 900 customers.



# 1,300

agreements



# 900

customers

Together with the PBD, we launched for clients the application process and provided assistance to the PFR 1.0 Anti-Crisis Shield programme, which aimed, among other things, to support entrepreneurs in maintaining jobs during the crisis caused by the COVID-19 pandemic (53,000 subsidies granted).



**53,000**

subsidies granted



## Customer online platform razempokonamy.pl

With our customers in mind, we launched a website to provide reliable and up-to-date information and daily reports on the pandemic situation.

### The website provided facts and tools arranged in a number of thematic sections:

- Government information – we gathered in one place information and announcements from government sources on civic affairs, state support and regulations for all areas of life during this difficult period of time.
- Santander for you – this was a section where we described all the concessions, types of support and government aid offered to our customers.
- Health – we presented there health advice, promoted physical activity and discussed projects initiated in response to the coronavirus threat situation.
- How to help – the section contained a summary of numerous social campaigns and actions which everyone could join, volunteering projects, support groups on social networks and messages of institutions providing professional help.
- Find on a map – the tool allowed people to search for medical centres, pharmacies, banks and ATMs and grocery shops in a selected location.
- Home activities – users could find there recipes, fairy tales and content for children, information and cultural highlights. In this section we also presented useful courses, training and other proposals for spending time offered by online sources. We also published scientific articles, news from the world and updates on new technologies, all that with a view to making self-isolation and quarantine easier.



The website was maintained until the end of 2020.



## Digital transformation and cybersecurity activities



Online channels were particularly busy during the pandemic period, so we focused on developing digital solutions and maintaining process security.

*GRI: 103-1, 103-2, Custom indicator (Measures implemented to ensure cyber security))*

*ESG: S – Society*

*PRB 1 Alignment, PRB 3 Clients and Customers*

Our priority was to ensure continuity and the highest quality of customer service in remote channels.

- We increased the capacity of remote distribution channels and maximised security measures for the bank's key IT systems. We developed and implemented additional control processes to monitor customer service in remote channels.
- We continued to digitise and automate the central processes of banking operations and to strengthen and expand the availability of customer transaction services in remote channels.
- We also offered a wide range of pandemic mitigation solutions for clients, including:
  - moratoria for the repayment of loans;
  - subsidies from the Polish Development Fund (we implemented an IT solution and supported the process on an ongoing basis, including accounting for subsidies, reporting and handling complaints and mandates);
  - we automated the handling of loan agreements and collaterals with de minimis guarantees (we reduced the handling time from 3 business days to 15 minutes);
  - we implemented a tool for sending mass emails (we launched another communication channel for sending emails; we built a front-end for an advanced system to handle mass mail and created document templates).



We also worked hard to launch the Loan Restructuring Website to let customers handle credits requiring change of terms independently and automatically (e.g. grace period in loan repayment, extension of the credit period and fast automatic repayment of arrears from an account in another bank).

We have increased the focus on automation and control of production and operational processes, improving the quality and stability of systems.

Due to the increased activity of cyber criminals during the pandemic, we continued to educate people about cyber threats and how to avoid them. Through social media and banking websites, we warned our customers of potential attacks.

For more information about our cybersecurity activities go to [website](#).



## Creating a safe workplace

Ensuring the safety of our employees during the pandemic in 2020 was and still is our top priority. We have adapted the existing procedures and implemented new workplace policies very quickly.

GRI: 403-2, 403-6

ESG: S – Society

In order to maintain full business continuity in 2020, we focused on protecting the health of all employees. We took various preventive measures and implemented new initiatives in three areas:



Ongoing monitoring  
of the situation in the  
bank



Preventive actions in  
the headquarters and  
in branch operations



Support and  
assistance to  
employees

Detailed information about our efforts to maintain employee safety during the pandemic can be found in chapter [Safety in the workplace](#) and [Corporate culture](#).





## Taking care of staff wellbeing in the pandemic



We feel responsible for making sure that our employees feel good at work and are healthy. During the COVID-19 pandemic, as part of our BeHealthy programme, we took a number of measures to support employees in finding their way in the new reality.

GRI: 403-2, 403-6  
ESG: S – Society

- Already in the first days of lockdown in March 2020 we started offering psychological support to employees affected by the pandemic situation.
- We also expanded the scope of the BeHealthy programme which aims to promote a healthy lifestyle and the idea of work-life balance.

For more information on the BeHealthy programme and its objectives go [Employees - Wellbeing](#).



The pandemic was also taking into account in our offer of benefits for our employees. As part of the MyBenefit cafeteria system, they could take advantage of e.g. travel vouchers with deferred expiry dates or meals with home delivery.



## Helping communities

Through the joint efforts of the Santander Foundation, the bank and our customers, in April 2020 we organised the charity event #WeWillDoubleYourImpact, which supported Polish hospitals. Its aim was to raise funds for medical equipment and protective clothing, which were essential during the COVID-19 pandemic.

We started the collection with a donation of PLN 2 million, and then doubled every zloty donated. Thanks to the commitment of our customers and other donors, as well as the bank's employees, we managed to collect over PLN 3 million, which was allocated to over 20 hospitals across Poland for the purchase of face masks, coveralls, ventilators, oxygen pumps and other equipment necessary to save the health and lives of patients.

### Making face masks with the Santander Foundation

In addition, our volunteers all over Poland, from March to May 2020, sewed face masks, which we successively handed over to hospitals and medical facilities and to employees of bank branches having direct contact with customers. In addition, the Foundation bought two washing machines which it handed over to paramedics in Radzionków and Krotoszyn. The campaign covered 65 locations across Poland.





**20,000  
PLN**

highest value of a  
single donation



**>5 PLN  
million**

total amount of aid  
received by  
hospitals



**>15,000**

people joined the  
fundraiser



**23**

hospitals received aid from the fundraiser



**>13,000**

masks were made by our volunteers

## Korki TV



The Santander Foundation was a partner and provided financial support to an educational programme that helped students of the final year of high school to study during the pandemic. Lessons in mathematics, Polish, biology, chemistry, history and English were prepared by a team of passionate teachers in accordance with the current official curriculum and the guidelines of the Ministry of National Education. They were broadcast by the Metro TV channel.

# Guide to the report





## About the report

The Corporate Social Responsibility Report of Santander Bank Polska for 2019 is the eighth report presenting a comprehensive overview of our organization's impact on social, economic and environmental issues. The report covers the period from 1 January 2020 to 31 December 2020, unless it is explicitly stated otherwise in the report text. Our reports are published annually.

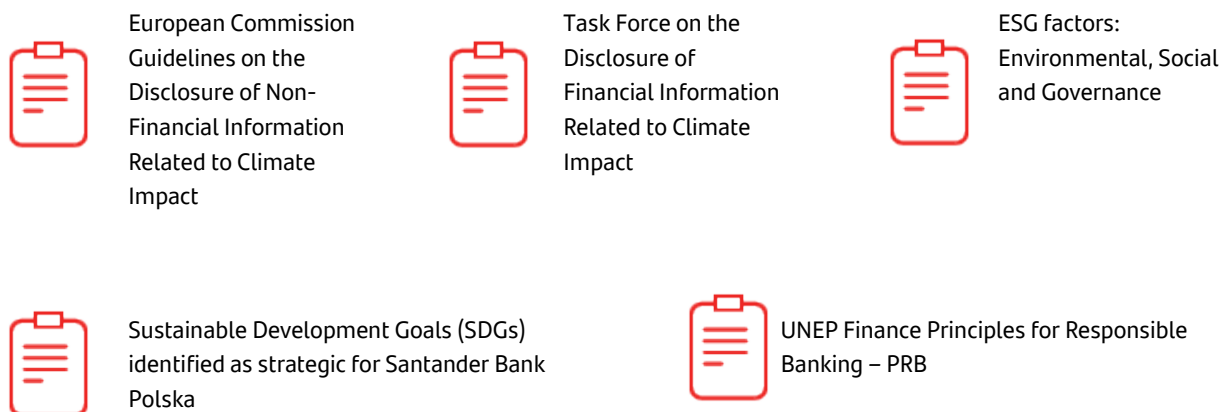
*GRI: 102-46, 102-47, 102-48, 102-50, 102-51, 102-52, 102-54, 102-55*

The previous report for 2019 was published on 5 August 2020 on the website of Strona główna – [Santander ESG Report 2020](#).

The report was prepared in accordance with the Global Reporting Initiative (GRI) international standard, at the Core level.

The report presents information that is most relevant from the point of view of investors, regulators and the European Union. These include ESG (Environmental, Social, Governance) indicators, European Commission guidelines on non-financial climate-related disclosures, and UNEP FI – Principles for Responsible Banking.

The report also refers to international guidelines and objectives relevant to our organisation and the financial sector, such as:



The GRI Index table outlines the report content in reference to each guideline and objective.

*GRI: 102-49*

## Identification of material report topics

The adopted reporting standard requires a process to identify material topics covered in the report. In order to identify key reporting topics that best illustrate the scale and performance of our business, we held two dialogue sessions with stakeholders in 2021 in accordance with the AA1000SES stakeholder dialogue standard guidelines. We also conducted an internal analysis of our organization's social, economic and environmental impact, and implemented an internal workshop for managers on sustainable finance.

The final decision on the materiality of the identified reporting topics was made by the bank's CEO.

The results of these analyses were taken into account in the preparation of this Report. All reporting topics that were singled out as the most important ones in the process of determining the content of the report affect both our organization and its goals, as well as our environment.

There have been no significant changes in the measurement methods used in the current report compared to the previous report.

Significant reporting topics have changed – a summary of significant reporting topics for 2019 and 2020 is presented in the table.

## Material reporting topics

The list of priority reporting topics for 2020 was developed as a result of the activities outlined above. The order in which material reporting topics are listed does not imply a ranking of their materiality (they are specified below according to the order of presentation in the report).

The topics are presented in the table below in comparison with the material reporting topics in 2019.

The material reporting topics are aligned with the priorities of Santander Bank Polska's Responsible Banking strategy which is part of the bank's overall business strategy. The climate policy topic, of relevance to us and our stakeholders, is presented in broad terms, taking into account the EC/TCFD indicators. It also covers two aspects considered key by Santander Group: „Portfolio alignment towards net zero” and „Green finance”.

## Material reporting topics

Topic	Material topic in 2020	Material topic in 2019	Impact on the bank	Impact on the environment
Financial Performance	YES	YES	YES	YES
Comprehensive risk management, including ESG risks	YES	NO	YES	YES
Values and ethics	YES	YES	YES	YES
Positive customer experience (NPS)	YES	YES	YES	YES
Security of services, transactions and customer data	YES	YES	YES	YES
Digitization and innovation	YES	NO	TAK	YES
Climate policy	YES	YES	YES	YES
Sustainable finance	YES	NO	YES	YES

### Other material aspects:

- Bank's response to Covid-19 pandemic
- Working conditions
- Employee development
- Employee safety and wellbeing
- Inclusive banking
- Community involvement
- Diversity in the workplace
- Direct environmental impact
- Responsible supply chain

# Indeks GRI Standards

GRI: 102-55

## List of indicators covered in the report

Indicator number	GRI Standard	Indicator name	EC/TCFD1	ESG <sup>2</sup>	SDG <sup>3</sup>	PRB <sup>4</sup>	Report section
GRI 101. Foundation 2016 Basic Information [No indicators included]							
<b>I. GENERAL DISCLOSURES: ORGANISATIONAL PROFILE</b>							
GRI 102-1	GRI 102. General Disclosures 2016	Name of the organization.					<a href="#">About Santander Bank Polska</a>
GRI 102-2	GRI 102. General Disclosures 2016	Activities, brands, products and/or services.				PRB 1, 3	<a href="#">About Santander Bank Polska</a> <a href="#">Customers and services – introduction</a> <a href="#">Retail customers</a> <a href="#">Santander Leasing</a> <a href="#">Business customers</a> <a href="#">Support to business customers</a>
GRI 102-3	GRI 102. General Disclosures 2016	Location of organization's headquarters.					<a href="#">Contact</a>
GRI 102-4	GRI 102. General Disclosures 2016	Location of operations					<a href="#">About Santander Bank Polska</a>
GRI 102-5	GRI 102. General Disclosures 2016	Ownership and legal form					<a href="#">About Santander Bank Polska</a>
GRI 102-6	GRI 102. General Disclosures 2016	Markets served					<a href="#">About Santander Bank Polska</a>
GRI 102-7	GRI 102. General Disclosures 2016	Scale of the organization, including:					<a href="#">About Santander Bank Polska</a> <a href="#">Employment structure</a>
Custom indicator	Nie dotyczy	Number of the bank's access points in Poland, including branches, broken down into outlets operated directly by the bank and partner outlets					<a href="#">About Santander Bank Polska</a> <a href="#">Employment structure</a>



GRI 102-8	GRI 102. General Disclosures 2016	Data on employees and other persons who work for the organization			SDG 5, 8		<a href="#">About Santander Bank Polska</a>  <a href="#">Customers and services – introduction</a>
GRI 102-9	GRI 102. General Disclosures 2016	Description of the supply chain					<a href="#">Responsible supply chain</a>
GRI 102-10	GRI 102. General Disclosures 2016	Significant changes during the reporting period regarding size, structure, ownership, or value chain		ESG Society	SDG 5		<a href="#">Responsible supply chain</a>
GRI 102-11	GRI 102. General Disclosures 2016	Explanation of whether and how the organization applies the precautionary approach	KE/TCFD	ESG Environment			<a href="#">Risks and impacts</a>  <a href="#">Policies and regulations</a>
GRI 102-12	GRI 102. General Disclosures 2016	External initiatives and externally-developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes		ESG Environment ESG Society ESG Governance	SDG 12, 13, 17	PRB 4	<a href="#">Responsible banking</a>  <a href="#">Partnerships and membership in associations</a>  <a href="#">External initiatives</a>  <a href="#">Responsible sales and marketing</a>  <a href="#">Green initiatives and projects</a>
GRI 102-13	GRI 102. General Disclosures 2016	Membership of organizations and associations				PRB 4	
Strategy							
GRI 102-14	GRI 102. General Disclosures 2016	Statement from senior decision-maker					<a href="#">Indeks GRI Standards</a>
GRI 102-15	GRI 102. General Disclosures 2016	Key impacts, risks and opportunities		ESG Environment ESG Governance	SDG 3, 8, 12, 13, 17	PRB 1, 2	<a href="#">An interview with Michał Gajewski, CEO of Santander Bank Polska</a>  <a href="#">Our approach to sustainable development</a>  <a href="#">Risks and impacts</a>  <a href="#">Our business strategy</a>  <a href="#">Our approach</a>
Custom indicator	Nie dotyczy	Description of the bank's strategy,			SDG 13, 17	PRB 1, 3	<a href="#">Our approach to sustainable development</a>

		including the management approach to responsible business and sustainable development				<a href="#">Our business strategy</a>
GRI 102-16	GRI 102. General Disclosures 2016	Values, principles, standards and norms of behaviour	ESG Governance ESG Society	SDG 8		<a href="#">Code of Conduct</a> <a href="#">Corporate culture</a>
GRI 102-17	GRI 102. General Disclosures 2016	Mechanisms for advice and concerns about ethics	ESG Governance	SDG 8		<a href="#">Raising ethical concerns</a> <a href="#">Education in ethics</a>
<b>Governance</b>						
GRI 102-18	GRI 102. General Disclosures 2016	Governance structure of the organization including committees of the highest governance body	ESG Governance ESG Environment	SDG 13, 17		<a href="#">Indeks GRI Standards</a>
GRI 102-20	GRI 102. General Disclosures 2016	Executive-level responsibility for economic, environmental, and social topics	ESG Governance ESG Environment	SDG 13, 17		<a href="#">Management structure</a>
GRI 102-21	GRI 102. General Disclosures 2016	Consulting stakeholders on economic, environmental, and social topics	ESG Governance		PRB 4	<a href="#">Our approach to sustainable development</a>
GRI 102-22	GRI 102. General Disclosures 2016	Composition of the highest governance body and its committees	ESG Governance			<a href="#">Our stakeholders</a>
GRI 102-23	GRI 102. General Disclosures 2016	Chair of the highest governance body	ESG Governance			<a href="#">Management structure</a>
GRI 102-24	GRI 102. General Disclosures 2016	Manner of nominating and electing members of the highest governance body	ESG Governance			<a href="#">Management structure</a>
GRI 102-25	GRI 102. General Disclosures 2016	Conflict of Interest	ESG Governance			<a href="#">Management structure</a>
GRI 102-26	GRI 102. General Disclosures 2016	Role of highest governance body in setting	ESG Governance	SDG 13, 17		<a href="#">Code of Conduct</a>

		purpose, values, and strategy	ESG Environment			
GRI 102-27	GRI 102. General Disclosures 2016	Actions taken to develop the highest governance body's ESG knowledge	ESG Governance			<a href="#">Management structure</a> <a href="#">Our approach to sustainable development</a>
GRI 102-28	GRI 102. General Disclosures 2016	Evaluation of the highest governance body's performance	ESG Governance			<a href="#">Management structure</a>
GRI 102-29	GRI 102. General Disclosures 2016	Identifying and managing economic, environmental, and social impacts	ESG Environment ESG Society ESG Governance	SDG 13, 17 PRB 2		<a href="#">Management structure</a>
GRI 102-30	GRI 102. General Disclosures 2016	Effectiveness of risk management processes	ESG Governance ESG Environment			<a href="#">Our approach to sustainable development</a> <a href="#">Our business strategy</a>
GRI 102-31	GRI 102. General Disclosures 2016	Review of economic, environmental, and social topics	ESG Environment ESG Governance	SDG 13, 17 PRB 5		<a href="#">Risks and impacts</a>
GRI 102-32	GRI 102. General Disclosures 2016	Highest governance body's role in sustainability reporting	ESG Environment ESG Governance	SDG 13, 17 PRB 6		<a href="#">Our approach to sustainable development</a>
GRI 102-35	GRI 102. General Disclosures 2016	Remuneration policies		SDG 5, 8		<a href="#">Our approach to sustainable development</a>
Stakeholder engagement						
GRI 102-40	GRI 102. General Disclosures 2016	List of stakeholder groups	ESG Governance		PRB 4	<a href="#">Indeks GRI Standards</a>
GRI 102-41	GRI 102. General Disclosures 2016	Employees covered by collective bargaining agreements		SDG 5, 8		<a href="#">Our stakeholders</a>
GRI 102-42	GRI 102. General Disclosures 2016	The basis for identifying and selecting stakeholders with whom to engage	ESG Governance		PRB 4	<a href="#">Salaries and benefits</a>

GRI 102-43	GRI 102. General Disclosures 2016	Approach to stakeholder engagement including frequency of engagement by type and by stakeholder group	ESG Governance	PRB 4	<a href="#">Our stakeholders</a>
GRI 102-44	GRI 102. General Disclosures 2016	Key topics and concerns that have been raised through stakeholder engagement	ESG Governance	PRB 4	<a href="#">Our stakeholders</a>
Reporting					
GRI 102-45	GRI 102. General Disclosures 2016	List of all entities included in the organization's consolidated financial statements			<a href="#">Indeks GRI Standards</a>
GRI 102-46	GRI 102. General Disclosures 2016	The process of defining the report content	ESG: Governance		<a href="#">About Santander Bank Polska</a>
GRI 102-47	GRI 102. General Disclosures 2016	List of identified material topics	ESG: Governance		<a href="#">About the report</a>
GRI 102-48	GRI 102. General Disclosures 2016	Explanation of the effect of any restatements of information given in previous reports and the reasons for such restatements			<a href="#">About the report</a>
GRI 102-49	GRI 102. General Disclosures 2016	Significant changes from previous reporting periods in the list of material topics and topic boundaries			<a href="#">About the report</a>
GRI 102-50	GRI 102. General Disclosures 2016	Reporting period			<a href="#">About the report</a>
GRI 102-51	GRI 102. General Disclosures 2016	Date of most recent report (if published)			<a href="#">About the report</a>
GRI 102-52	GRI 102. General Disclosures 2016	Reporting cycle			<a href="#">About the report</a>
GRI 102-53	GRI 102. General Disclosures 2016	Contact details			<a href="#">About the report</a>
GRI 102-54	GRI 102. General Disclosures 2016	Claims of reporting in accordance with			<a href="#">Contact</a>

		GRI standard in the Core or Comprehensive option				
GRI 102-55	GRI 102. General Disclosures 2016	GRI Content index				<a href="#">About the report</a>
GRI 102-56	GRI 102. General Disclosures 2016	The organization's policy and current practice with regard to seeking external assurance for the report				<a href="#">GRI Content index</a>
<b>II. SPECIFIC DISCLOSURES ON MATERIAL TOPICS</b>						
1. Material topic: Financial performance						
GRI 103-1		Explanation of the material topics and their boundaries	ESG: Environment ESG: Governance	SDG 13,17	PRB 2	<a href="#">Indeks GRI Standards</a>
GRI 103-2	GRI 103. Approach to management 2016	Management approach to topics identified as material	ESG: Environment ESG: Governance	SDG 13,17	PRB 2	<a href="#">About Santander Bank Polska</a> <a href="#">Our approach to sustainable development</a>
GRI 103-3		Evaluation of the management approach to topics identified as material	ESG: Environment ESG: Governance	SDG 13,17	PRB 2	<a href="#">About Santander Bank Polska</a> <a href="#">Our approach to sustainable development</a>
GRI 201-1	GRI 102. General Disclosures 2016	Direct economic value generated and distributed				<a href="#">About Santander Bank Polska</a> <a href="#">Our approach to sustainable development</a>
GRI 203-2	GRI 102. General Disclosures 2016	Significant, indirect economic impacts	ESG: Environment ESG: Governance			<a href="#">About Santander Bank Polska</a>
<b>Employment</b>						
GRI 401-1	GRI 401. Employment 2016	Total number and rate of employees who left the organization during the reporting period by gender and age		SDG 5,8		<a href="#">Indeks GRI Standards</a>
GRI 202-1	GRI 202. Economic	Ratios of standard entry				<a href="#">Employment structure</a>

	performance 2016	level wage by gender compared to local minimum wage		SDG 5,8	
GRI 401-2	GRI 401. Employment 2016	Benefits provided to full-time employees		SDG 5,8	<a href="#">Salaries and benefits</a>
Occupational health and safety					
GRI 403-2	GRI 403. Occupational health and safety 2018	Hazard identification, risk assessment and incident investigation	ESG: Social	SDG 3,8	<a href="#">Indeks GRI Standards</a>
GRI 403-4	GRI 403. Occupational health and safety 2018	Employee participation, consultation and communication on health and safety			<a href="#">Safety in the workplace</a> <a href="#">Creating a safe workplace</a> <a href="#">Taking care of staff wellbeing in the pandemic</a>
GRI 403-6	GRI 403. Occupational health and safety 2018	Health promotion	ESG: Social	SDG 3,8	<a href="#">Safety in the workplace</a>
GRI 403-9	GRI 403. Occupational health and safety 2018	Type and number of work-related injuries			<a href="#">Wellbeing</a> <a href="#">Safety in the workplace</a> <a href="#">Creating a safe workplace</a> <a href="#">Taking care of staff wellbeing in the pandemic</a>
Employee training and education					
GRI 404-1	GRI 404. Training and education 2016	Number of training days per year per employee by employment structure (indicator partially reported)	ESG: Social	SDG 5,8	<a href="#">Indeks GRI Standards</a>
GRI 404-2	GRI 404. Training and education 2016	Management skills development and continuing education programs	ESG: Social	SDG 5,8	PRB 5 <a href="#">Training and education</a>
GRI 404-3	GRI 404. Training and education 2016	Percentage of employees subject to regular job quality assessments and career	ESG: Social	SDG 5,8	<a href="#">Training and education</a>

		development reviews, by gender and employment category			
2. Material topic: Comprehensive risk management, including ESG risks					
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries			Indeks GRI Standards
GRI 103-2		Approach to management of topics identified as material and their boundaries			<ul style="list-style-type: none"> <li>• <a href="#">Risks and impacts</a></li> <li>• <a href="#">Approach to risk management</a></li> </ul> <a href="#">How we manage environmental and climate risk</a>
GRI 103-3		Evaluation of the management approach to topics identified as material			<ul style="list-style-type: none"> <li>• <a href="#">Risks and impacts</a></li> <li>• <a href="#">Approach to risk management</a></li> </ul> <a href="#">How we manage environmental and climate risk</a>
EC/TCFD	Not applicable	The impact of climate issues and related risks on a company's business model, strategy and financial plans. Climate impact of the business model	EC/TCFD	ESG: Environment	<ul style="list-style-type: none"> <li>• <a href="#">Risks and impacts</a></li> <li>• <a href="#">Approach to risk management</a></li> </ul> <a href="#">How we manage environmental and climate risk</a>
EC/TCFD	Not applicable	Management supervision over climate risks and opportunities The role of management in assessing and managing climate risks and opportunities.	EC/TCFD	SDG 3,8,12,13 ESG: Environment	PRB 1,2 <a href="#">Risks and impacts</a>
EC/TCFD	Not applicable	Processes used to identify and assess climate-related risks, main risk types and how to manage the risks	EC/TCFD	ESG: Environment	<a href="#">Risks and impacts</a>
EC/TCFD	Not applicable	Main climate risks throughout the value chain in the short,	EC/TCFD	ESG: Environment	<a href="#">Risks and impacts</a>

		medium and long term. Risk maps that take climate issues into account				
EC/TCFD	Not applicable	Integrating climate risk and opportunity assessment into relevant investment, credit and insurance strategies.	EC/TCFD	ESG: Environment		<a href="#">Risks and impacts</a>
3. Material topic: Values and ethics						
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries		ESG: Governance	SDG 8	<a href="#">Indeks GRI Standards</a>
GRI 103-2		The management approach to topics identified as material		ESG: Governance	SDG 8	<ul style="list-style-type: none"> <li>• <a href="#">Code of Conduct</a></li> <li>• <a href="#">Anti-corruption</a></li> <li>• <a href="#">Raising ethical concerns</a></li> </ul> <a href="#">Corporate culture</a>
GRI 103-3		Evaluation of the management approach to topics identified as material		ESG: Governance	SDG 8	<ul style="list-style-type: none"> <li>• <a href="#">Code of Conduct</a></li> <li>• <a href="#">Anti-corruption</a></li> <li>• <a href="#">Raising ethical concerns</a></li> </ul> <a href="#">Corporate culture</a>
GRI 205-2	GRI 205. Anti-corruption 2016	Communication and training about anti-corruption policies and procedures for employees and managers			PRB 5	<ul style="list-style-type: none"> <li>• <a href="#">Code of Conduct</a></li> <li>• <a href="#">Anti-corruption</a></li> </ul> <a href="#">Raising ethical concerns</a>
GRI 205-3	GRI 205. Anti-corruption 2016	Confirmed incidents of corruption and actions taken				<ul style="list-style-type: none"> <li>• <a href="#">Anti-corruption</a></li> </ul> <a href="#">Education in ethics</a>
GRI 415-1	GRI 415. Social engagement 2016	Total financial and in-kind donations to political parties, politicians and similar organizations				<a href="#">Anti-corruption</a>
Custom indicator	Not applicable	List of key activities and initiatives implemented in the bank during the year to raise		ESG Governance	PRB 5	PLN 0



		the employees' awareness of business ethics and the bank's organizational culture			
Custom indicator	Not applicable	Number of violations and/or other issues needing resolving reported to the ethics mailbox and helpline	ESG: Governance	SDG 8 PRB 5	<ul style="list-style-type: none"> <li>• <a href="#">Anti-corruption</a></li> <li><a href="#">Education in ethics</a></li> </ul>
GRI 417-2	GRI 417. Marketing and labelling 2016	Total number of incidents of non-compliance with regulations and/or voluntary codes concerning product and service information and labelling		SDG 12,17	<a href="#">Raising ethical concerns</a>
GRI 417-3	GRI 417. Marketing and labelling 2016	Total number of incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications		SDG 12,17	<a href="#">Responsible sales and marketing</a>
GRI 419-1	GRI 419. Compliance with law 2016	Value of significant fines and non-monetary sanctions for non-compliance with laws and/or regulations		SDG 12,17	<a href="#">Responsible sales and marketing</a>
4. Material topic: Positive customer experience (NPS)					
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries	ESG: Social	PRB 3	<a href="#">Indeks GRI Standards</a>
GRI 103-2		The management approach to topics identified as material	ESG: Social	PRB 3	<a href="#">Customer-centricity</a>
GRI 103-3		Evaluation of the management approach to topics identified as material	ESG: Social	PRB 3	<a href="#">Customer-centricity</a>

Custom indicator	Not applicable	Main activities to ensure customer satisfaction		PRB 3	<a href="#">Customer-centricity</a>
Custom indicator	Not applicable	Customer satisfaction measurement results			<ul style="list-style-type: none"> <li>• <a href="#">Customer-centricity</a></li> <li>• <a href="#">Inclusive banking</a></li> <li>• <a href="#">Support to customers</a></li> <li>• <a href="#">Support to individual customers</a></li> <li>• <a href="#">Aid to small and medium-sized enterprises</a></li> </ul> <a href="#">Support to business customers</a>
Custom indicator	Not applicable	Information about key products, including new products launched during the reporting period	ESG: Social	PRB 3	<a href="#">Dialogue with customers – needs and satisfaction survey</a>
Custom indicator	Not applicable	Products and initiatives addressed to Small and Medium Size Enterprises (SMEs)	ESG: Social	PRB 3	<ul style="list-style-type: none"> <li>• <a href="#">Retail customers</a></li> <li>• <a href="#">Santander Leasing</a></li> <li>• <a href="#">Business customers</a></li> </ul> <a href="#">Support to business customers</a>
Custom indicator	Not applicable	Number of bank branches with Barrier-free Service certificate			<ul style="list-style-type: none"> <li>• <a href="#">Retail customers</a></li> <li>• <a href="#">Digitisation and innovation</a></li> <li>• <a href="#">Support in difficult situations</a></li> </ul> <a href="#">Aid to small and medium-sized enterprises</a>
Custom indicator	Not applicable	Number of beneficiaries of projects and social initiatives in the field of education initiated and/or supported by the bank and/or the bank's Foundation in a given year	ESG: Social	SDG 4,8, 11	<a href="#">Barrier-free banking</a>
FS 14	Sector supplement	Measures taken to ensure access to financial		SDG 8,10 PRB 1, 3	<a href="#">Santander Universidades</a>

		services for people from disadvantaged populations			
5. Material topic: Security of services, transactions and customer data					
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries		PRB 3	Indeks GRI Standards
GRI 103-2		The management approach to topics identified as material		PRB 3	Security
GRI 103-3		Evaluation of the management approach to topics identified as material		PRB 3	Security Security
GRI 418-1	GRI 418. Customer privacy 2016	Total number of substantiated complaints concerning breaches of customer privacy and losses of customer data			Security
Custom indicator	Not applicable	Measures implemented to ensure cybersecurity			Security
6. Material topic: Digitisation and innovation					
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries	ESG: Social	SDG 9 PRB 1,3	Indeks GRI Standards
GRI 103-2		The management approach to topics identified as material	ESG: Social	SDG 9 PRB 1,3	Customers and services – introduction Retail customers Santander Leasing Digitisation and innovation Aid to small and medium-sized enterprises Digital transformation and cybersecurity activities
GRI 103-3		Evaluation of the management approach to	ESG: Social	SDG 9 PRB 1,3	Customers and services – introduction

		topics identified as material			<a href="#">Retail customers</a> <a href="#">Santander Leasing</a> <a href="#">Digitisation and innovation</a> <a href="#">Aid to small and medium-sized enterprises</a> <a href="#">Digital transformation and cybersecurity activities</a>
Custom indicator	Not applicable	Number of customers using mobile and online banking			<a href="#">Customers and services – introduction</a> <a href="#">Retail customers</a> <a href="#">Santander Leasing</a> <a href="#">Business customers</a> <a href="#">Digitisation and innovation</a>
Custom indicator	Not applicable	Number of interactions in remote channels			<a href="#">Customers and services – introduction</a>
7. Material topic: Climate policy					
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries		ESG: Environment	SDG 13 Indeks GRI Standards
GRI 103-2		The management approach to topics identified as material		ESG: Environment	SDG 13 <a href="#">Our approach to sustainable development</a> <a href="#">Our approach</a> <a href="#">Policies and regulations</a> <a href="#">Net Zero strategy</a>
GRI 103-3		Evaluation of the management approach to topics identified as material		ESG: Environment	SDG 13 <a href="#">Our approach to sustainable development</a> <a href="#">Our approach</a> <a href="#">Policies and regulations</a> <a href="#">Net Zero strategy</a>
GRI 301-1	GRI 301. Materials 2016	Materials used by weight or volume	EC/TCFD	ESG: Environment	<a href="#">Our approach to sustainable development</a> <a href="#">Our approach</a> <a href="#">Targets</a>

						<a href="#">Net Zero strategy</a>
GRI 302-1	GRI 302. Energy 2016	Energy consumption within the organization	EC/TCFD	ESG: Environment		<a href="#">Our environmental footprint</a>
GRI 305-1	GRI 305. Emissions 2016	Total direct greenhouse gas emissions	EC/TCFD	ESG: Environment		<a href="#">Our environmental footprint</a>
GRI 305-2	GRI 305. Emissions 2016	Total indirect greenhouse gas emissions by weight	EC/TCFD	ESG: Environment		<a href="#">Our environmental footprint</a>
GRI 305-3	GRI 305. Emissions 2016	Other indirect greenhouse gas emissions	EC/TCFD	ESG: Environment		<a href="#">Our environmental footprint</a>
GRI 308-1	GRI 308. Environmental assessment of suppliers 2016	Percentage of new suppliers assessed against environmental criteria	EC/TCFD	ESG: Environment	SDG 5	<a href="#">Our environmental footprint</a>
EC/TCFD	Not applicable	The company's dependence on natural capital	EC/TCFD	ESG: Environment		<a href="#">Responsible supply chain</a>
EC/TCFD	Not applicable	The company's climate policy, including climate change mitigation or adaptation policy	EC/TCFD	ESG: Environment	SDG 3,8, 12, 13	<a href="#">Our environmental footprint</a>
EC/TCFD	Not applicable	Climate related targets, including greenhouse gas emission targets	EC/TCFD	ESG: Environment		<a href="#">Our approach</a> <a href="#">Policies and regulations</a> <a href="#">Net Zero strategy</a>
EC/TCFD	Not applicable	Energy-related policy targets	EC/TCFD	ESG: Environment		<a href="#">Targets</a>
EC/TCFD	Not applicable	Major pro-environmental products and services offered to customers, including offerings that impact climate change solutions	EC/TCFD	ESG: Environment	PRB 2	<a href="#">Targets</a>
8. Material topic: Sustainable finance						
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries		ESG: Environment	PRB 2	<a href="#">Indeks GRI Standards</a>

GRI 103-2		The management approach to topics identified as material		ESG: Environment	PRB 2	<a href="#">Our approach</a> <a href="#">Policies and regulations</a> <a href="#">Net Zero strategy</a> <a href="#">Sustainable green financing</a>
GRI 103-3		Evaluation of the management approach to topics identified as material		ESG: Environment	PRB 2	<a href="#">Our approach</a> <a href="#">Policies and regulations</a> <a href="#">Net Zero strategy</a> <a href="#">Sustainable green financing</a>
EC/TCFD	Not applicable	Opportunities related to resource efficiency, cost savings, use of low-carbon energy sources, development of new products and services, access to new markets and building resilience throughout the value chain	EC/TCFD	ESG: Environment	PRB 2	<a href="#">Our approach</a> <a href="#">Policies and regulations</a> <a href="#">Targets</a> <a href="#">Net Zero strategy</a> <a href="#">Sustainable green financing</a>
EC/TCFD	Not applicable	Major pro-environmental products and services offered to customers, including offerings that impact climate change solutions	EC/TCFD	ESG: Environment	PRB 2	<a href="#">Offering</a> <a href="#">Green initiatives and projects</a> <a href="#">Sustainable green financing</a>
Diversity in the workplace						
GRI 103-1	GRI 103. Approach to management 2016	Explanation of the material topics and their boundaries		ESG: Social		<a href="#">Index GRI Standards</a>
GRI 103-2		The management approach to topics identified as material		ESG: Social		<a href="#">Managing diversity</a>
GRI 103-3		Evaluation of the management approach to topics identified as material		ESG: Social		<a href="#">Managing diversity</a>
GRI 405-1	GRI 405. Diversity and equal	Employees categorized by gender, age,		ESG: Governance	SDG 5,8	<a href="#">Managing diversity</a>

	opportunities 2016	minority membership, and other diversity indicators			
GRI 405-2	GRI 405. Diversity and equal opportunities 2016	Ratio of male to female base salary by position held		SDG 5,8	<a href="#">Employment structure</a> <a href="#">Managing diversity</a>
GRI 406-1	GRI 406. Anti-discrimination 2016	Total number of incidents of discrimination	ESG: Social	SDG 5,8	<a href="#">Salaries and benefits</a>
GRI 414-1	GRI 414. Social assessment of suppliers 2016	Percentage of new suppliers assessed against social criteria	ESG: Social	SDG 5,8	<a href="#">Anti-discrimination</a>
Social involvement and public policy					
Custom indicator	Not applicable	Number of employee volunteers engaged in corporate volunteering projects during the year under review	ESG: Social	SDG 11	<a href="#">Indeks GRI Standards</a>
Custom indicator	Not applicable	Number of beneficiaries of volunteering projects/ year	ESG: Social	SDG 11	<a href="#">Corporate volunteering</a>
Custom indicator	Not applicable	Total amount of money allocated to social causes per year	ESG: Social	SDG 11	<a href="#">Corporate volunteering</a>

[1] Reference to UN Sustainable Development Goals 2015 – 2030

[2] Reference to UNEP Finance Principles for Responsible Banking

[3] Reference to ESG factors (Environment S – Social G – Governance)

[4] Reference to the European Commission Guidelines on reporting climate related information (including the Guidelines of the Task Force on Climate-related Financial Disclosures / TCFD/)

## ESG index table

List of indicators prepared on the basis of "Guidelines for ESG Reporting" developed by the Warsaw Stock Exchange and the EBRD.

### Environmental

ESG index table - Environment

Code	Name	Type	Definition	Unit	Alignment
Climate Change					
E-P1	GHG Emissions	Quantitative	Direct and indirect emissions (scope 1, 2 and 3) resulting from company activities.	tCO2eq	<a href="#">Link</a>
E-P2	Energy Consumption	Quantitative	Energy consumed (purchased and self-generated) within an organisation.	MWh	<a href="#">Link</a>
E-P3	Climate Risks & Opportunities	Qualitative	Approach for identifying and managing climate-related risks and opportunities.	-	<a href="#">Link</a>
E-S1	Emissions Intensity	Quantitative	Ratio of CO2 emissions per unit of economic activity.	tCO2eq	<a href="#">Link</a>
E-S2	Emissions Management	Qualitative	Process an organisation follows to manage and mitigate its GHG emissions.	-	<a href="#">Link</a>
Natural Resources					
E-S3	Water Consumption	Quantitative	Total volume of water consumed by the organisation.	m3	<a href="#">Link</a>
E-S4	Water Management	Qualitative	Process a company has implemented to optimise its water consumption.	-	<a href="#">Link</a>
E-S5	Biodiversity impacts	Qualitative	Any negative impact on biodiversity and process for managing and mitigating it.	-	<a href="#">Link</a>
Waste and Pollution					
E-S6	Waste Management	Qual. & Quant.	Total amount of hazardous and non-hazardous waste generated Set of activities to monitor, manage and reduce waste produced by an organisation.	#	<a href="#">Link</a>



## Other qualitative ESG indicators

<i>Name</i>	<i>Type</i>	<i>Alignment</i>
<i>Commitment to environmental protection</i>	Qualitative	<a href="#">Link</a>
<i>Commitment to monitor the company's environmental performance</i>	Qualitative	<a href="#">Link</a>
<i>Commitment to report regularly on environmental issues</i>	Qualitative	<a href="#">Link</a>
<i>Managerial or board level responsibility for environmental issues</i>	Qualitative	<a href="#">Link</a>
<i>Compliance with environmental regulation</i>	Qualitative	<a href="#">Link</a>
<i>Objectives, targets and deadlines</i>	Qualitative	<a href="#">Link</a>
<i>Transparency on exposure to climate change risks</i>	Qualitative	<a href="#">Link</a>
<i>Policy commitment to reduce GHG emissions</i>	Qualitative	<a href="#">Link</a>
<i>Initiatives to reduce GHG emissions</i>	Qualitative	<a href="#">Link</a>
<i>Environmental Supply Chain</i>	Qualitative	<a href="#">Link</a>

## Social

ESG index table – Social

Code	Name	Type	Definition	Unit	Alignment
<i>Diversity</i>					
S-P1	Board Diversity	Quantitative	Proportion of board members by gender and by age group	%	<a href="#">Link</a>
S-P2	Gender Pay Gap	Quantitative	Difference between the average gross remuneration of men and women within an organisation	%	<a href="#">Link</a>
<i>Working Conditions</i>					
S-P3	Employee Turnover	Quantitative	Proportion of employees that have left an organisation during the fiscal year	%	<a href="#">Link</a>
S-P4	Freedom of Association and Collective Bargaining	Quantitative	Proportion of active workforce covered by collective bargaining agreements	%	<a href="#">Link</a>
S-S1	Employee Health and Safety	Qual. & Quant	Set of activities and procedures a company has implemented to prevent accidents and injuries in the workplace	#	<a href="#">Link</a>
<i>Human Rights</i>					
S-P5	Human Rights Policy	Qualitative	Whether the company has a human rights policy in place and description	-	<a href="#">Link</a>
S-P6	Human Rights Due Diligence	Qualitative	Set of activities to identify, mitigate and act upon actual and potential risks of human rights violation	-	<a href="#">Link</a>

## Other qualitative ESG indicators

Name	Type	Alignment
<i>Diversity initiatives that go beyond legal compliance</i>	Qualitative	<a href="#">Link</a>
<i>Objectives of community activities</i>	Qualitative	<a href="#">Link</a>
<i>Community involvement programmes</i>	Qualitative	<a href="#">Link</a>

## Governance

ESG index table - Governance

Code	Name	Type	Definition	Unit	Alignment
Corporate governance					
G-P1	Board Composition		Information on characteristics of the company's highest governance bodies	-	<a href="#">Link</a>
Business Integrity					
G-P2	Business Ethics Standards	Qualitative	Whether the company has a business ethics policy in place and description	-	<a href="#">Link</a>
G-P3	Anti-corruption Policy	Qualitative	Whether the company has an anti-corruption policy in place and description	-	<a href="#">Link</a>
G-P4	Whistle-blower Mechanism	Qualitative	Whether the company has a whistle-blower procedure in place and description	-	<a href="#">Link</a>
Privacy & Data Security					
G-S1	Data Security Policy	Qualitative	Whether the company has a cyber and data security policy in place and description	-	<a href="#">Link</a>

## Other qualitative ESG indicators

<i>Name</i>	<i>Type</i>	<i>Alignment</i>
<i>Operating Performance</i>	Quantitative	<a href="#">Link</a>
<i>Cybersecurity Programme</i>	Qualitative	<a href="#">Link</a>
<i>Financial Inclusion</i>	Qualitative	<a href="#">Link</a>
<i>Sustainable Financial Initiatives</i>	Qualitative	<a href="#">Link</a>
<i>Responsible Marketing Policy</i>	Qualitative	<a href="#">Link</a>
<i>Gender Pay Disclosure</i>	Qualitative	<a href="#">Link</a>
<i>Gender Pay Equality Programme</i>	Qualitative	<a href="#">Link</a>
<i>Diversity Programmes</i>	Qualitative	<a href="#">Link</a>
<i>Employee Training</i>	Qualitative	<a href="#">Link</a>
<i>Possibility for anonymous reporting and reports are treated confidentially</i>	Qualitative	<a href="#">Link</a>

# Glossary

## Agile

Agile ways of work are based on interdisciplinary teams which are close to the customer and can quickly implement new solutions

## BGK

Bank Gospodarstwa Krajowego

## OHS

Occupational Health and Safety

## Contact

Centre for contacts with customers (Multichannel Communication Centre)

center

## CRM

Customer Relationship Management

## CSR

Corporate Social Responsibility

## EBRD

European Bank for Reconstruction and Development

## EPG

Equal Pay by Gender. Santander Bank Polska monitors the EPG indicator.

## Equator

International project on social and environmental risks with the participation of financial institutions

Principles

## ESG

ESG means non-financial rating factors for companies and organisations: environmental (E), social (S) and governance (G)

## FOB

Responsible Business Forum

## GPG

Gender Pay Gap. Santander Bank Polska monitors the GPG indicator

## GRI

Global Reporting Initiative

## Banco Santander Group

Main shareholder of Santander Bank Polska S.A. One of the largest financial groups in the world, headquartered in Spain, operating in many European and global markets. Also referred to as the Banco Santander Group or the Santander Group

## Santander Bank Polska Group

Santander Bank Polska Group (also referred to as the Group in this report) consists of Santander Bank Polska S.A. and its subsidiaries. The Group conducts its operations in Poland

**Santander****Group**

Main shareholder of Santander Bank Polska S.A. One of the largest financial groups in the world, headquartered in Spain, operating in many European and global markets. Also referred to as the Banco Santander Group or the Santander Group

**Stakeholders**

Parties who have influence on the organisation or are under the organisation's influence

**IVR**

Interactive Voice Response system used in telephone customer service

**LEED**

Leadership in Energy and Environmental Design

**MCC**

Multichannel Communication Centre

**Misselling**

Irresponsible and unethical selling of financial products

**SME**

Small and Medium-Size Enterprises

**NPS**

Net Promoter Score – an indicator for measuring customer loyalty and customer propensity to recommend a brand

**PFR**

Polish Development Fund

**PSL**

Polish Sign Language. Remote video service in PSL is provided by the bank's Contact Centre employees

**PRB**

Principles for Responsible Banking – a set of six principles which define the framework for responsible management in the banking sector

**WIG-ESG**

Index of companies listed on the Warsaw Stock Exchange, including companies participating in the WIG20 and mWIG40 indices

**Santander Bank Polska S.A.**

Parent company of the Santander Bank Polska Group

**SDGs**

The UN's sustainable development goals set for the period 2015–2030. They influence the activities and reporting of the results of individual countries, international and national initiatives and a wide variety of parties, including entrepreneurs and the business community

**SFDR**

Sustainable Finance Disclosure Regulation, Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector

**Anti-Crisis Shield**

Financial Shield of the Polish Development Fund for Companies and Employees, i.e. the Anti-Crisis Shield assistance program designed to protect the labor market and provide companies with financial liquidity in times of pandemic

**TCFD**

Task Force on Climate-related Financial Disclosures appointed by the G20 Financial Stability Board

**UN Global Compact**

United Nations initiative for corporate social responsibility and sustainable development

**ZBP**

Polish Bank Association

## Contact

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If you have questions or suggestions concerning this report, please do not hesitate to contact us.

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