



Santander US

# 2020 Corporate Social Responsibility Report



# Our purpose is to help people and business prosper.

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Additional resources:

[santanderus.com](http://santanderus.com)  
[santanderbank.com](http://santanderbank.com)  
[santanderconsumerusa.com](http://santanderconsumerusa.com)

# Helping Communities Prosper

## 2020 Community Impact



**209,000+**

People Helped



**15,161**

Volunteer Hours



**420+**

Partner Organizations  
Supported



**\$16.2M**

Charitable Giving



**\$329M**

Invested in  
Affordable Housing



**\$876M**

Mortgage Lending  
in LMI<sup>1</sup> Tracts



**\$1.3B**

Small Business  
Administration Lending<sup>2</sup>



**969**

Affordable  
Mortgages



**\$1.3M**

Invested in College and  
Universities Scholarships

1. Low- to-moderate income (LMI)

2. Includes 2020 Paycheck Protection Program lending

# Coming Together in an Unprecedented Year

The global COVID-19 pandemic challenged us all, with the impacts being felt throughout our economy, our workplace and our community. Despite the many challenges, we also saw tremendous moments of resiliency and optimism. At Santander US, we are proud of how our colleagues came together to help support our customers and communities during these unprecedented times.

At the onset, we immediately prioritized the health and safety of our colleagues and customers, providing extensive relief to customers in need to give them every opportunity to navigate the crisis. Our retail bank colleagues were on the frontlines serving clients through our branches, while also making the operational changes necessary to keep people safe. Simultaneously, most of our workforce transitioned overnight to a fully remote environment, reimagining how we deliver for our customers.



I am also proud of how our colleagues prioritized our communities, through our Corporate Social Responsibility programming and business line contribution. We expedited more than \$16 million in charitable giving to our nonprofit partners to ensure they had the funding necessary to support our communities. Our colleagues volunteered, in a virtual format, more than 15,000 hours, providing invaluable guidance and support to individuals and small businesses across the US. In addition to customer payment assistance and accommodations, our business lines committed \$25 million in financing to support Community Development Finance Institutions (CDFIs) and helped nearly 20,000 businesses with \$1.8 billion throughout the entire Paycheck Protection Program.

Throughout the pandemic, Santander remained committed to building and fostering diversity, equity and inclusion (DEI) in the workplace and in the communities where we live and work. We continued to promote diversity within our workplace, expanding our DEI efforts with seven Employee Resource Groups with more than 2,500 colleague-members. Santander US also took additional steps to support racial equity with a \$5.2 million commitment to fighting racial injustice by partnering with community leaders and programs who are committed to furthering opportunities for wealth creation and entrepreneurial activities in communities of color.

In recognition of our hard work, the Office of the Comptroller of the Currency (OCC) upgraded Santander Bank's Community Reinvestment Act (CRA) rating from "Satisfactory" to "Outstanding." The upgrade to the highest possible rating recognizes our commitment to provide credit and banking services equitably across all the communities we serve, including investing in and promoting economic growth to low- and moderate-income communities. CRA is an important measure of that commitment and the Outstanding rating is an acknowledgement of our hard work and unwavering focus.

We will continue to work to meet the existing, evolving, and critical needs of the communities we serve to fulfill our vision of helping people and businesses prosper. Thank you for your support of our Corporate Social Responsibility efforts.

Respectfully,

Tim Wennes  
Santander US CEO

“

**At Santander US, we are proud of how our colleagues came together to help support our customers and communities during these unprecedented times.**

”

Tim Wennes, Chief Executive Officer, Santander US

# Focused on an Inclusive and Equitable Recovery

At Santander, Corporate Social Responsibility is part of our fabric, integrated into our culture reaching across the entire organization involving our colleagues, businesses and teams. It's how we help deliver on our purpose – to help people and businesses prosper. This was never so evident as in 2020 when our colleagues came together to support each other, our customers and communities. We remain focused on building a more responsible bank pursuing inclusive and equitable growth in a sustainable fashion that mitigates our impact on the environment.



With this focus, you'll see our efforts over the last year through five key pillars:

- COVID-19 Response
- Environment and Sustainability
- Diversity, Equity and Inclusion
- Inclusive Products and Services
- Supporting Communities

To address the challenges created by the pandemic, colleagues were nimble to adjust our existing Corporate Social Responsibility commitments to provide essential and timely COVID-19 relief, transform our volunteering to a virtual environment and launch new programs in collaboration with our businesses and nonprofit partners. At Santander Bank and Santander Consumer, we continued to provide products and services that meet the diverse needs of our customers – and provided significant service accommodations to ensure our customers could navigate the unexpected challenges that arose from the pandemic.

In 2020, as our country grappled with social and racial injustice we stood with our colleagues, customers and communities and committed to the fight for social justice and the eradication of systemic racism. Led by our Office of Diversity, Equity and Inclusion, we expanded efforts to support our colleagues from every background and foster an inclusive and equitable environment where everyone feels valued and enabled to grow. For our communities, we announced a Racial Equity Initiative focused on inclusive and equitable growth.

We invite you to explore our commitments and Corporate Social Responsibility initiatives in this annual report. Thank you for your support and shared commitment to making our communities more prosperous. Together, we can work to address and meet the needs of the businesses, customers and communities we serve, ensuring everyone can meet their goals of prosperity.

Respectfully,

Seth Goodall  
Executive Director, Corporate Social Responsibility  
Santander US

“

**At Santander US, Corporate Social Responsibility is part of our fabric, integrated into our culture reaching across the entire organization involving all our colleagues, businesses and teams. It's how we help deliver on our purpose — to help people and businesses prosper.**

”

Seth Goodall, Executive Director, Corporate Social Responsibility, Santander US

# Santander US



Santander US is headquartered in Boston, Massachusetts, with financial services businesses employing more than 15,500 and servicing 5.2 million customers across the United States. Learn more about Santander US at [www.santanderus.com](http://www.santanderus.com).<sup>1</sup>

## Santander US Key Metrics<sup>1</sup>

- ▶ Assets: \$150B
- ▶ Net Income: \$877M<sup>2</sup>
- ▶ Loans and Leases: \$110B
- ▶ Employees: 15,500+

- 1 Santander Bank, N.A. (SBNA)**  
 Consumer and Commercial Banking, Corporate & Investment Banking

  - ▶ Assets: \$90B
  - ▶ Net Income: -\$54M<sup>2</sup>
  - ▶ Loans and Leases: \$55B
  - ▶ Employees: 9,200+
  - ▶ Branches: 575
  - ▶ Acquired: 2009<sup>3</sup>
- 2 Santander Consumer USA Inc. (SC)**  
 Indirect Auto Financing and Leasing

  - ▶ Assets: \$50B
  - ▶ Net Income: \$911M
  - ▶ Loans and Leases: \$50B
  - ▶ Employees: 5,500+
  - ▶ Acquired: 2006<sup>3</sup>
- 3 Santander Investment Securities (SIS)**  
 Securities and Capital Markets

  - ▶ Assets: \$2B
  - ▶ Net Income: \$43M
  - ▶ Employees: 180+
  - ▶ Established: 1994
- 4 Banco Santander International – Miami (BSI)**  
 Offshore Private Banking

  - ▶ Assets: \$6B
  - ▶ Net Income: \$121M
  - ▶ Loans and Leases: \$4.1B
  - ▶ Employees: 500+
  - ▶ Branches: 4
  - ▶ Established: 1979

<sup>1</sup> Includes HoldCo& Corporate Center. All YTD net income and balance sheet figures are as of December 2020 in US GAAP. FTE & customer counts are approximate.

<sup>2</sup> Net income adjusts for \$1.84BN Goodwill impairment at SBNA

<sup>3</sup> Notes on acquisitions: 90% of Drive Financial acquired in 2006, renamed Santander Consumer in 2007. Full acquisition of Sovereign Bank in 2009, renamed Santander Bank in 2013.

# Santander US Leveraging Global Presence, Support and Strength

**Santander US is a wholly owned subsidiary of Banco Santander S.A., a leading global retail and commercial bank, founded in 1857 and headquartered in Spain.**

Led by Group Executive Chairman Ana Botín, Banco Santander has a meaningful presence in ten core markets in Europe and the Americas and is the largest bank in the Euro Zone by market capitalization. At the end of 2020, Banco Santander had 142 million customers, 13,000 branches and 200,000 employees. Globally Santander has been recognized as one of the best companies to work for by the Great Place to Work Institute, awarded a top ten ranking in the Bloomberg Gender-Equity Index, and recognized as one of the 100 most valuable brands in Interbrand's 2020 Best Global Brands ranking.

Santander US's parent company is Banco Santander, S.A. (BSSA). Learn more at [santander.com](https://www.santander.com).



# Building a More Responsible Bank

Santander believes that responsible banking and business objectives advance prosperity for the businesses, people and communities we serve. In 2020, we focused our responsible banking efforts in five key areas: our response to the COVID-19 pandemic; our approach to environmentalism and sustainability; our commitment to diversity, equity and inclusion; our inclusive products and services; and our support of communities through philanthropy and partnership.



**COVID-19  
Response**



**Inclusive Products  
and Services**



**Environment and  
Sustainability**



**Supporting  
Communities**



**Diversity, Equity  
and Inclusion**

# COVID-19 Response

During the pandemic Santander US prioritized the health and safety of its customers and colleagues and worked to immediately support our communities. Extensive relief was and continues to be provided to help navigate the pandemic and position our customers and communities for a successful recovery.

## Employees

- Established a Temporary Emergency Paid Leave Program that provides employees with up to 80 hours of additional paid time off to use – either continuously or intermittently, and before exhausting other paid time off – to assist with dependent care needs related to the Coronavirus
- Provided \$250 a week in pay premiums for branch and other frontline customer support workers to help defray additional costs incurred while coming to work during the pandemic
- Implemented detailed protocols to ensure the health and safety of our employees
- Implemented flexible and alternate scheduling among branches and call centers

## Customers

Immediately at the onset of the pandemic our colleagues mobilized virtually to support and work with our customers, including receiving a record number of calls resulting in direct customer assistance. Santander took many important steps across its businesses to assist and support its customers, including:

- Payment suspension, deferrals, waiving and refunding late payments and overdraft fees
- Stopping collections calls, and suspending mortgage and home equity line of credit foreclosures
- Waiving CD early withdrawal penalties and waiving outgoing wire fees for consumers
- Increasing ATM cash withdrawal amounts available
- Offering credit card limit increases
- Auto lease extensions for lessees unable to return their vehicles

## Small Business

To assist small businesses facing unprecedented challenges during the pandemic, Santander Bank offered relief options and support, including:

- Extensions and payment deferral accommodations
- \$25 million commitment in capital to Community Development Finance Institutions (CDFIs) to support underserved small businesses
- SBA Paycheck Protection Program and Debt Relief under the CARES Act to eligible borrowers
- Ongoing customer communications sharing important information on available SBA resources to support their businesses

## Paycheck Protection Program

Each round of PPP required tight coordination and incredible collaboration across the bank. When the program launched in Spring 2020, Santander Bank mobilized over 400 Santander Bank employees to form cross-functional teams. Employees at all levels came together with urgent focus, working long hours, late nights and weekend shifts to fulfill the mission of serving our clients in their greatest time of need. Key 2020 program metrics include:

- 12,090 loans for \$1.8+ billion in Rounds 1 & 2 in 2020, with 19,700 for \$1.8+ billion for the entire program
- 136,000+ jobs were positively impacted
- \$100,000 was the average loan size
- 81% of the loans were for businesses with 10 or fewer employees
- 24% of the loans were for customers in low- to moderate-income areas

Santander also launched a Program for Minority- and Women-Owned Businesses aimed at increasing access to PPP for these underserved small businesses. Additionally, Santander partnered with small business focused nonprofits and CDFIs across its footprint seeking referrals and providing assistance to qualifying borrowers.



“

**COVID-19 is devastating and far-reaching, both economically and emotionally. Our customers, employees, dealers, and partners need our support and have our assurance that we will assist them through the pandemic.**

”

Mahesh Aditya, Santander Consumer President and CEO

# Environment & Sustainability

Santander is committed to a more sustainable economy by addressing climate change and sustainable business practices, while supporting the transition to a low carbon economy.

In 2020, Santander, globally, was listed for the 20th year in a row on the Dow Jones Sustainability Index. At Santander US, we continue to make progress towards meeting our goals:

- 100% carbon neutral in 2020 by offsetting all emissions generated by our operations, which Santander US achieved
- 100% purchasing of renewable electricity for facilities, where possible, by 2025
- Increasing energy efficiency at our facilities, with the goal of ISO 14001 Certification in 100% of our buildings by 2025
- Single-use plastic free at all facilities, where feasible, resulting in an estimated reduction of 70,000 pounds annually of plastic waste across the US

Santander Group Executive Chairman Ana Botin announced in 2020 a comprehensive plan for Santander globally to be net zero in carbon emissions by 2050, including all operations and client emissions that result from lending, advisory or investment services provided by Santander. To further the transition to a low-carbon economy, Santander has also committed by 2030 to eliminate all exposure to thermal coal mining worldwide and we will stop financing energy producers whose revenues from the use of thermal coal exceed 10%.

Learn more about Santander's global environmental and sustainability commitments at [santander.com](https://www.santander.com).

## A Leader in Renewable Finance

Santander US was again a leader in renewable project finance in 2020, ranked #2 in Renewable Project Finance MLA globally and #3 in the United States from 2018-2020, as well as #1 Infrastructure Financial Advisor globally with 50 deals valued at \$25 billion. In 2020, Santander US had 65 renewable energy transactions, including 26 wind power projects, and underwrote more than \$2.3 billion of non-recourse debt supporting sustainable energy market leaders. Santander US financed more than 7.5 Gigawatts (GW) of renewable energy capacity, including more than 5 GW of wind energy and 2.5 GW of solar energy.

## PUBLIC COMMITMENTS



**2020**

Reached carbon neutral in our operations



**2021**

Remove unnecessary single-use plastics



**2025**

100% use of electricity from renewable sources



**2030**

Eliminate exposure to thermal coal mining and stop financing energy producers whose revenues from the use of thermal coal exceed 10%.



**2050**

Net zero carbon emissions



# Diversity, Equity & Inclusion

Fostering and sustaining a strong corporate culture is a pillar of Santander's efforts to become a more responsible bank. An effort that is focused on ensuring all employees from every background feel valued and enabled to contribute to and grow our company, while supporting our customers and community.

Santander's Diversity, Equity and Inclusion strategy commits to respecting and valuing differences such as – but not limited to – gender, age, ethnicity, race, sexual orientation, education, physical and cognitive disabilities, veteran status and religion. We believe that a diverse and inclusive environment helps create prosperity for employees, customers and our communities. Santander US has implemented seven Employee Resource Groups (ERGs), open to all employees and allies, to promote career development and pathways, mentorship, training and curriculum, events and more.

In 2020, Santander US took additional steps to further diversity, equity and inclusion across the company and in our communities:

- \$5.2 million Racial Equity Initiative (see page 20) to help address racial equity in our communities.
- Launched an Access Program for Minority- and Women-Owned Businesses (see page 9) as part of the Paycheck Protection Program aimed at increasing access to PPP for these underserved small businesses.
- "Through Our Eyes," an internal speaker series, was created in response to the killing of George Floyd and social unrest felt throughout the US. The objective was to bring a greater level of cultural awareness to colleagues and serve as an open forum to discuss social issues.
- Santander Consumer partnered with Operation HOPE, Inc. to launch HOPE Inside, an award-winning financial wellness program, for its employees. HOPE Inside provides workshops and one-on-one coaching to educate and transform thinking and decision-making about money, building wealth and financial independence.
- Santander US honored Juneteenth by closing its doors and operations at noon local time on June 19th to commemorate the end of slavery in the United States and providing an opportunity for colleagues to reflect on what role they can play to support equality and justice.



- Asian American and Pacific Islander employees (AAPI ERG)
- Black employees (BEN ERG)
- Caregivers and those living with cognitive and physical differences (Thrive ERG)
- Hispanic/Latinx employees (Conexión ERG)
- LGBTQ+ employees (Embrace ERG)
- Veterans (Vet ERG)
- Women employees (EmpowHER ERG)



**The Santander US senior leadership team knows and understands the importance of a diverse and inclusive workforce. But more importantly, they're willing to give their time to listen, offer solutions and take action. I'm really proud of the work that we've completed to date, but I'm really excited about what lies ahead and the journey that we're on to help increase the diversity of our workforce, to help grow our diverse talent and to be more transparent about sharing our demographic information. Most importantly, I'm privileged and proud to stand together with our employees to fight racism and bigotry within our communities.**



Diane Cornish, Santander US Chief Diversity Officer

### Santander US Workforce Representation

Santander US is committed to ensuring our colleagues are as diverse as our customers and the communities where we work. We are proud of the diversity of our workforce but know that there is still work to be done. We have set goals internally to increase diversity within our senior level roles both in terms of gender as well as ethnicity. Each year, Santander provides an Employment Information Report (EEO-1) to the U.S. Equal Employment Opportunity Commission and U.S. Department of Labor, providing a demographic breakdown of our workforce by race and gender. We make these numbers available to the public. More information can be found at [Santanderus.com](http://Santanderus.com).

Job Categories	Gender	White	Hispanic	Black	Asian	Other	% of Employee Population
Executive/Senior Level Managers	Men	43%	20%	1%	4%	1%	1.10%
	Women	21%	8%	1%	1%	0%	
First/Mid Level Managers	Men	32.9%	8.6%	5.3%	4.6%	1%	14.30%
	Women	28.5%	7.7%	6.6%	3.7%	1.1%	
Professionals	Men	28.8%	10.3%	5.7%	8.4%	1.1%	28.60%
	Women	22.2%	8.8%	7.8%	5.9%	1%	
All Others	Men	14.4%	7.7%	6.2%	2.3%	1%	55.90%
	Women	27.1%	16.1%	17.8%	4.9%	2.5%	
TOTALS	Men	21.6%	8.7%	5.8%	4.4%	1.1%	42%
	Women	25.8%	12.7%	13%	5%	1.9%	58%

Date as of 12/31/2020, using job categories and race/ethnicity categories defined by the Equal Employment Opportunity Commission

### 2020 KEY METRICS

# 7

Employee Resource Groups (ERGs)

# 2,500+

ERG members

# 53%

of our workforce identifies as BIPOC (Black, Indigenous or People of Color)

# 58% & 42%

of women and men in our workforce

# 23% & 34%

of our leadership team that are women and of which are ethnic

# 16% & 23%

of Santander US Board that are women and of which are ethnic

# Inclusive Products & Services

At Santander, we believe responsible banking includes providing inclusive products and services to help strengthen the lives of individuals and families, grow small businesses and build healthy and strong communities.

## Santander Bank's Inclusive Communities Plan

At Santander Bank, we are more than four years into our Inclusive Communities Plan – an \$11 billion, five-year commitment – beginning in 2017 to lending and investments, community development and charitable giving across our northeast footprint. As part of the plan, one National and six Regional Community Advisory Boards help our leadership shape the Bank's community activities and engagement. Our commitments include:

- \$9.1 billion in lending in underserved communities
- \$1.9 billion in community development investments
- \$55 million in charitable contributions
- 10 new retail branches in low- to moderate-income (LMI) and communities of color
- 60,000 community development volunteer hours in underserved communities

Santander is proud to have exceeded our \$11 billion commitment in aggregate through four years of the plan, which includes the following progress through 2020:

- \$9.7 billion in lending in underserved communities
- \$1.37 billion in community development investments
- \$45.2 million in charitable contributions
- Eight new retail branches in LMI and communities of color
- 53,597 community development volunteer hours in underserved communities



**Santander is committed to inclusive and equitable growth across our communities, with a focus on low- and moderate-income communities. We are proud to have exceeded our \$11 billion Inclusive Communities Plan commitment a year in advance.**



Pierre Habis  
Head of Consumer and Business Banking, Santander Bank

# Small Business & Entrepreneurship

Small businesses are the backbone of our local economies. At Santander we are committed to helping entrepreneurs and small businesses prosper by helping them to access the capital, business education, and mentorship needed to start and grow their companies.

In 2020, Santander provided 14,293 small business loans for \$1.56 billion, including 2,088 loans for \$245 million in low- to moderate-income communities. Our bankers work to ensure that we provide our customers with the product that best suits their business needs to help them succeed.

## Cultivate Small Business

Santander Bank's Cultivate Small Business program helps early-stage underserved entrepreneurs, especially BIPOC and immigrant business owners, working to build and sustain food-related businesses in diverse neighborhoods. Created in collaboration with Babson College, the Initiative for a Competitive Inner City (ICIC) and Commonwealth Kitchen, Cultivate provides four months of classroom industry-specific education, resources, and professional networks to provide the entrepreneurs with the key ingredients for success in their business.

The 2020 cohort was the most diverse cohort to date – and the nimblest. Despite an interruption to the program due to the COVID-19 pandemic, the cohort shifted to a virtual platform, with a revised curriculum to address the economic impact of the pandemic. In December 2020, 32 participants graduated as our third cohort.

### 2020 Program Statistics:

- 32 individuals completed the program in 2020
- \$100,500 in capital grants distributed to program graduates
- 100 hours of coaching provided by Santander Bank colleagues
- 89% of graduates believe Cultivate will help them achieve their goals
- 79% are women owned businesses
- 75% are entrepreneurs of color
- 50% are foreign-born entrepreneurs



Santander's mission is to help people and businesses prosper. PPP brought our colleagues together with urgent focus to fulfill that mission in our small business clients' greatest time of need.



Patrick Smith  
Head of Small Business Banking  
Santander Bank

## 2020 KEY METRICS

# \$245M

Small Business Loans  
in LMI Communities

# 2,088

Small Business Loans  
in LMI Communities

# \$1.3B

Small Business  
Administration Lending\*

# 12,205

Small Business  
Administration Loans\*

\* inclusive of PPP lending

# Homeownership

Santander Bank works to provide mortgage products to meet the diverse needs of our customers throughout our operating areas. We're proud to offer a variety of products that include features like lender-paid mortgage insurance and down payment and closing cost assistance. In addition to the products we provide, we are also dedicated to helping our customers prepare for home ownership through education, programming and technical assistance. Our employees at Santander Bank work closely with nonprofits to deliver first time home buying seminars throughout our communities, with a focus on low- to moderate-income families – in 2020, we continued our volunteer support in a virtual model. Additionally, our charitable giving focuses on funding organizations committed to creating opportunities for affordable homeownership.

## Program Spotlights

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### Opening Doors

Santander's Opening Doors Closing Cost Assistance Program supports low- to moderate-income borrowers with closing cost assistance. Borrowers receive up to 3% of their first mortgage loan amount or \$5,000 through the program, which can be used in conjunction with the Bank's Affordable Mortgage Program. In 2020, 47 borrowers took advantage of the Opening Doors program.

### Address Yourself – Down Payment Assistance Program

In 2020 Santander provided \$166,000 to support the Address Yourself Down Payment Assistance Program in partnership with NJ Community Capital (NJCC) and the East Trenton Collaborative (ETC). This newly funded Down Payment program will add to the innovative programming already being implemented with ETC and NJCC where the nonprofit development arm of NJCC called Community Asset Preservation Corporation (CAPC) helps to identify, acquire, and restore neighborhood properties to productive use. Single-family units become available for homeownership for mortgage-ready homebuyers, with financial support from ETC and now also utilizing this new grant program.

### Financial Education Opportunities

In 2020, Santander Bank team members provided over 1,000 hours of education workshops targeted at preparing families for homeownership through seminars in partnership with community organizations across our operating area. Our homeownership workshops focus on topics that build financial education fundamentals, as well as topics that are designed to equip low- to moderate-income families with the skills they need to prosper as homeowners.

## 2020 KEY METRICS



# \$4B

Total mortgage lending



# \$876M

Mortgage lending to LMI people and communities



# 969

Affordable mortgages

# Community Development Finance

Santander Bank's Community Development Finance team provides financing through debt and equity investments to help provide affordable housing, job creation through small business equity investments and capital to Community Development Financial Institutions (CDFI). Investing in projects focused on building strong and healthy communities is at the core of the program.

In 2020, Santander originated six Low-Income Housing Tax Credit (LIHTC) investments for \$265 million and eight loans for \$93 million, and finished the year with an active portfolio of 138 investments for \$1.5 billion. Santander's tax credit investments and construction loans helped build 1,551 units of housing resulting in 4,064 people receiving access to affordable housing.

## Community Development Finance Spotlights

### Morse Apartments, Brookline, Massachusetts

Santander provided an \$18 million equity investment to support the rehabilitation of the Morse Apartments, a 99-unit project for seniors at or below 60% of the area median income located in Brookline, MA.

### Community Development Financial Institution (CDFI) Lending

Santander Bank launched its CDFI Lending program in 2018 to provide loans with high impact initiatives throughout the Bank's footprint. CDFI's are mission-based lenders impacting a sector of the market that the Bank could not otherwise reach directly. These loans offer essential capital with flexible terms with both variable and fixed rate loan pricing. In 2020, Santander Bank loaned \$14 million to three CDFIs focused on high-impact initiatives throughout its northeast footprint.

In May 2020, Santander closed on a \$2 million loan to ACCION. ACCION is a CDFI that provides small business owners with the affordable and accessible business loans that they need to start or expand their businesses. Each ACCION client is paired with a dedicated loan consultant, through whom they receive one-on-one counseling prior to, during, and after the loan application process. Clients have access to networks of support, including in-depth mentorship and peer networking events that provide them with insight on growing their businesses. Through a combination of access to capital and financial education, ACCION clients can make long-term improvements not only to grow and sustain their businesses, but to provide for their households and their communities.

## 2020 KEY METRICS

**\$265M**

For 6 Affordable Housing Tax Credit Investments

**\$93M**

To 8 Construction and Equity Bridge Loans

**\$14M**

To 3 CDFI Loans



### National Urban League, Harlem, New York

Santander provided \$18 million in low-income housing tax credit equity to finance a vital project that brings affordable housing to Harlem, New York. Led by the National Urban League, the project includes the construction of a 17-story, mixed-use building that will contain 170 affordable units and commercial space. Local nonprofit organizations and New York’s first civil rights museum will have exclusive use of the commercial space and the National Urban League will also establish its new national headquarters there.

“

**Our work is far more than financial and real estate transactions. We seek to partner with community organizations and state and local government programs to create affordable housing, support healthy communities and small business growth.**

”

Chris Memoli, Senior Director, Community Development Finance, Santander Bank

# Supporting Communities

Our communities are strongest when we work together to help each other. Santander US seeks to support nonprofit and community-based organizations through charitable giving and volunteering. When we bring together financial resources, subject matter experts and volunteer support we have the greatest opportunity to make meaningful impact in our communities.

- Financial Empowerment & Workforce Development – supporting financial education, wealth building and workforce development programming
- Small Business & Entrepreneurship – supporting training, mentoring and access-to-capital programming and funding for early stage and growing businesses
- Affordable Housing & Healthy Neighborhoods – supporting the creation and preservation of housing, education and counseling and programs strengthening the health of neighborhood

## Charitable Contributions

Santander US’ charitable giving focuses on creating financial inclusion, driving business prosperity and improving the health of neighborhoods. This past year, our charitable giving commitments also addressed the impact of the COVID-19 pandemic in the communities where we live and work. In 2020, Santander US – through Santander Bank and the Santander Consumer USA Foundation – gave over \$16.2 million to organizations throughout our communities.

In 2020, Santander became more flexible and fluid in our giving strategy to address the COVID-19 pandemic and respond to the most urgent needs of our partners and the populations they serve. This included ensuring our partner organizations had access to operating funds as quickly as possible to sustain nonprofit services. Santander US was able to expedite nearly \$9 million to COVID-19 relief efforts. In addition to our COVID-19 support, Santander also continued to donate to charitable organizations that have a focus on underserved neighborhoods.



In 2020 we focused on expediting funding to our partners so they could continue to provide critical services in our communities and be positioned to help with an inclusive recovery from the pandemic.



Tameka Favors  
 Director of Philanthropy  
 Santander Bank

## 2020 KEY METRICS

**\$16.2M**

2020 total giving

**420+**

Community organizations supported

**\$1.3M**

Committed to higher education

### Santander Racial Justice Initiative

In the summer of 2020, Santander elevated racial and social equity as a pillar of its charitable giving seeking to identify community partners and programs committed to furthering opportunities for wealth creation and entrepreneurial activities in communities of color. Santander US announced a \$5.2 million, multi-year commitment to help address racial equity in our communities, beginning with a \$200,000 donation to nonprofits focused on social justice and racial equity with long-term commitments of \$5 million to expand community grant and training programs focused on communities of color and BIPOC led organizations.

### Long-Term Investments in Grants and Training

Longer term commitments, funded through SBNA's Inclusive Communities Plan and the SC Foundation, will focus on three areas:

**\$3 million** over three years for SBNA's Community Development Financial Institutions (CDFIs) Grant Initiative, focusing on advancing diverse small businesses and entrepreneurs of color.

**\$1 million** over two years for Cultivate Small Business expansion to provide curriculum, mentors and micro-grants to food industry small businesses, with an increased focus on entrepreneurs of color.

**\$1 million** over two years for nonprofits dedicated to racial and social equity and expanding leadership training and opportunities for leaders of color.

## Charitable Contribution Spotlights

### Santander Bank

In 2020, Santander Bank contributed \$11.5 million to 367 community nonprofit partners focused on LMI people and neighborhoods, ensuring that we help meet the credit needs of our communities through our Community Reinvestment Act (CRA) commitments. Spotlights of our grant funding includes:

- Nueva Esperanza - \$150,000 to support the neighborhood revitalization program in the Hunting Park section of North Philadelphia
- True Access Capital - \$110,000 to increase loan capital, develop a capitalization strategy and provide operational and administrative enhancements to the Community Development Financial Institution serving Delaware's small businesses
- Jewish Vocation Services - \$75,000 to support their financial coaching services, as well to help address emerging community needs related to the COVID-19 pandemic in the greater Boston area

### Santander Consumer USA

As one of the nation's largest automotive finance providers, Santander Consumer provides charitable giving primarily through the Santander Consumer USA Foundation with a focus on their primary operation locations of Dallas, Phoenix and Denver metropolitan areas.

In 2020, SC and the Foundation contributed \$3.125 million to 51 community nonprofits. Spotlights of SC's charitable contributions include:

- Get Shift Done - \$50,000 in funding to support shift workers – primarily restaurant focused – as they find new work during the pandemic
- Vickery Trading Company - \$50,000 to support financial empowerment through vocational training for refugee women in Dallas, as well employment for five associates during the pandemic
- Dallas Education Foundation - \$150,000 to enable the for Dallas Independent School District to further its distance learning programs and develop a virtual classroom environment for 7,700+ PTECH (Pathways in Technology Early College High School) students



**Santander is committed to building inclusive communities through our charitable giving and community partnerships. Our financial support, coupled with our colleagues' volunteer service, deepens relationships and creates greater social impact.**



Graham Chapman, Director of Community Partnerships, Santander Bank

## Community Partnerships

At Santander US, our employees are our greatest strength. Our team members are dedicated to using their talents, skills, knowledge, and compassion to serve our communities through volunteering and nonprofit board service. In 2020, Santander colleagues rose to the occasion volunteering virtually over 15,000 hours with more than 400 community partners, despite the COVID-19 pandemic.

### Community Partnership Spotlights

#### Network For Teaching Entrepreneurship

Network For Teaching Entrepreneurship (NFTE) is a long-standing partner since 2014, Santander Bank has provided \$1.4 million in charitable giving and hundreds of employee volunteer hours. NFTE provides entrepreneurship education, programming, mentorship, competition and scholarships to high school aged students. In 2020, Santander leadership coached regional finalists in NFTE's Youth Entrepreneurship Challenge, an annual business development competition where students present their business ideas for the chance to win scholarships for higher education.

#### Junior Achievement

Santander partners with Junior Achievement to reach schools serving low-income communities throughout the Bank's footprint in providing financial empowerment and literacy skills, workforce readiness and principles of entrepreneurship. The Bank worked with the organization to provide virtual lessons to supplement academic engagement during the pandemic, and reached nearly 10,000 students in providing thousands of service hours, including a Bilingual Spanish program in which volunteers translated audio tracks that accompanied reading assignments as part of JA Biztown Adventures. This service project formed in response to the challenges virtual learning posed during this unprecedented school year, particularly the need to make self-learning accessible and inclusive for all.

#### Year Up

Santander partners with Year Up across several cities throughout the Santander Bank and Santander Consumer operating areas. Year Up closes the opportunity divide by providing young adults with the skills, experience, and support that will empower them to reach their potential through professional careers and higher education. Our team members at Santander Consumer provided mock interviews and resume reviews with Year Up opportunity youth, who are often first-generation students, in their pursuit of education with the intent to be hired with a livable wage within the corporate sector. Santander Consumer employees also presented at Year Up events about their own career journeys and career development.

## 2020 KEY METRICS

15,161

Volunteer hours

18,277

Individuals counseled  
on financial education

400+

Community partner  
organizations

# Santander US Universities

Santander globally has a long-standing commitment over 25 years to higher education, which sets Santander apart from the world's other global financial institutions. Santander sees its commitment to higher education as an opportunity to help people and companies prosper through Santander Universities, a unique and pioneering global program focusing on education, employability and entrepreneurship. Learn more about Santander's global University programming at [santander.com](https://santander.com).

Santander US leverages our global Universities programming and focuses on the pillars of Education and Entrepreneurship through partnerships with community colleges, colleges and universities to deliver scholarships and programming. In 2020, Santander US gave nearly \$1.3 million across 13 colleges, community colleges and universities, resulting in over 400 scholarships.

## Santander Universities Spotlights

- Providence College: Student programming and scholarships focused on diversity, global learning and entrepreneurship
- Columbia University: Providing high impact training small business workshops, unique entrepreneurial education programming and one-on-one counseling through the Harlem Small Business Development center; specialized training to CEOs and founders of mid-sized Latin American companies seeking to expand their businesses and compete in today's global economy
- University of Connecticut: Santander's grant supports several initiatives via the Small Business Development Center, including Supporting Women in Entrepreneurship (xCITE) and the Greater Hartford Small Business Community (CTSBD & Verge Consulting). Additionally, the grant provides support for scholarship and paid internships
- Massachusetts Maritime Academy: Funding supports first generation, low-income student scholarships focused on business and entrepreneurship

## 2020 KEY METRICS

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**\$1.3M**

For scholarships and programming

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**400+**

Student scholarships

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**13**

University partnerships

## In 2020, Santander US supported the following organizations through our charitable contributions program:

A New Leaf, Inc.	Brooklyn Legal Services	Commons on Champa
Accompany Capital	Brooklyn Navy Yard Development Corporation	CommonWealth Kitchen
Ace MV, Inc.	Brooklyn Workforce Innovations	Community Action Committee of the Lehigh Valley, Inc.
Affordable Housing Centers of Pennsylvania	Budget Buddies, Inc.	Community Action, Inc.
African American Alliance of CDFI CEOs	Building Equitable Action Together	Community Capital New York, Inc.
African American Chamber Of Commerce Of Central Pennsylvania	Business Center for New Americans	Community College of Philadelphia
Allston Brighton Community Development Corporation	Business Leadership Organized for Catholic Schools	Community Crisis Action Fund
America Works Of New York, Inc.	Businesses United in Investment, Lending and Development	Community Development Corporation of Long Island, Inc.
Americas Youth Teenage Unemployment Reduction Network, Inc.	Café Momentum	Community Economic Development Fund Foundation, Inc.
Anchor House, Inc.	CAMBA, Inc.	Community Enrichment Center
Arizona COVID-19 Response Fund	Camden Coalition of Healthcare Providers	Community First Fund
Arizona State University	Cape Cod Times Needy Fund, Inc.	Community Foundation of New Jersey
Ascendus	Capital for Change, Inc.	Community Funds, Inc.
Asian American Civic Association, Inc.	Capital Impact Partners	Community Housing Innovations, Inc.
Asian Community Development Corporation	Career Collaborative, Inc.	Community Land Trust of Worcester, Inc.
Asociación Puertorriqueños en Marcha	CATCH Neighborhood Housing	Community Loan Fund of New Jersey, Inc.
Aspira Of New York, Inc.	Ceiba	Community Progress Council, Inc.
ASSETS Lancaster	Center for Alternative Sentencing and Employment Services, Inc.	Community Teamwork, Inc.
Association For Neighborhood & Housing Development, Inc.	Center For Family Services, Inc.	Concilio De Organizaciones Hispanas
Avance	Center For Financial Training SouthEastern, Inc.	Congreso de Latinos Unidos, Inc.
Babson College	Center for Innovation & System Improvement	Connecticut Association for Human Services
Banana Kelly Community Improvement Association, Inc.	Center for Women & Enterprise	Connecting for Children and Families, Inc.
Bedford Central Community Development Corporation	Central Baptist Community Development Corporation	Continuing Adult Education
Bedford Stuyvesant Restoration Corporation	Central Jersey Housing Resource Center Corporation	Cooper's Ferry Partnership Inc
Berk Encore, Inc.	Change Capital Fund	Cornerstone West Community Development Corporation
Berks County Prison Society, Inc.	Chelsea Collaborative, Inc.	Coronavirus Response & Recovery Fund
Bethany House Of Nassau County Corporation	Chhaya Community Development	Corporation For Supportive Housing
Bethesda Project	Chrysalis Center, Inc.	Covenant House
Better Community Housing of Trenton, Inc.	Church of The Holy Apostles	COVID-19 Response & Impact Fund in The New York Community Trust
Big Brothers Big Sisters	Citizens Housing and Planning Association, Inc.	Crispus Attucks Association, Inc.
BOC Capital Corporation	Citizens Housing and Planning Council of New York, Inc.	Crossroads Rhode Island
Bonton Farm	City College New York	Cypress Hills Local Development Corporation
Boston Chinatown Neighborhood Center	City of Boston Scholarship Fund	Dallas Hope Charities
Boston Debate League	City Year	Dallas Innovation Alliance
Boston Local Development Corporation	CitySquare	Dallas ISD Distance Learning and Virtual Classroom
Boston Medical Center	Clarifi	Derry Adult Learning Center
Boston Private Industry Council, Inc.	Coalition for a Better Acre, Inc.	Diffvelopment Corporation
Bottom Line, Inc.	Coalition for the Homeless, Inc.	Dorchester Bay Neighborhood Loan
Boys & Girls Club	Coalition on Housing and Homelessness	El Concilio Council of Spanish Speaking Organizations, Inc.
Bridge Street Development Corporation	Codman Square Neighborhood Development Corporation	Ellis Memorial and Eldredge House, Inc.
Bridgewater State University	Colorado COVID Relief Fund	English for New Bostonians, Inc.
Bronx Overall Economic Development Corporation	Columbia University	Enterprise Center Capital Corporation
Brooklyn Academy of Music, Inc.	Columbus House	Enterprise Community Partners, Inc.
Brooklyn Generation School	Common Capital	Entrepreneur Works Fund
		Entrepreneurship For All, Inc.



We fund essential programming through community partners that can help make the biggest impact on the greatest number of people. We are proud of our impact during this challenging time in the communities in which our employees and customers live and work.



Suzanne Massey  
Vice President  
Santander Consumer  
USA Inc. Foundation

Equal Justice Initiative	Homes of Montclair	Lawyers Clearinghouse	New Destiny Housing Corporation
Essex County Community Foundation Incorporated	Ecumenical Corporation	Lawyers Committee for Civil Rights Under Law of the Boston Bar Association, Inc.	New England Aquarium Corporation
Essex County Legal Aid Association	Hopeworks N Camden, Inc.	Leap for Education, Inc.	New England Center For Arts & Technology, Inc.
Family Gateway	Hot Bread Kitchen	Lena Park Community Development	New Friends New Life
Family Promise of Harrisburg Capital Region	House of Refuge	Leviticus 25-23 Alternative Fund, Inc.	New Hampshire Community Loan Fund, Inc.
Family Services of the Merrimack Valley, Inc.	Housing & Community Development Network of New Jersey, Inc.	Local Development Corporation of East New York	New Jersey Chamber Of Commerce Foundation
FARM	Housing Alliance of Pennsylvania	Local Enterprise Assistance Fund, Inc.	New Jersey Citizen Action Education Fund, Inc.
Fenway High School	Housing and Community Development Network of New Jersey, Inc.	Local Initiatives Support Corporation	New Jersey Community Development Corporation, Inc.
Fifth Avenue Committee, Inc.	Housing and Neighborhood Development Services, Inc.	Long Island Community Foundation	New Jersey Institute Of Technology
Financial Wellness Institute Inc	Housing Assistance Corporation	Long Island Housing Partnership, Inc.	New Jersey Performing Arts Center Corporation
FINANTA	Housing Association and Development Corporation	Lower Cape Cod Community Development Corporation	New Jersey Together, Inc.
Flatbush Development Corporation	Housing Help, Inc.	MAHA Foundation	New Jersey Youth Corps
Food Bank For New York City for Survival	Housing Partnership Development Corporation	Main South Community Development Corporation	New Kensington Community Development Corporation
Food Bank of the Rockies	Housing Partnership for Morris County, Inc.	Mass Mentoring Partnership, Inc.	New York City Department of Education
Forge City Works	HousingWorks RI	Massachusetts Association of Community Development Corporation	New York Mortgage Coalition, Inc.
Friends of The Children	Hyde Square Task Force	Massachusetts Community and Banking Council	New York University
Future Chefs	Iftayto Cultural Arts Academy, Inc.	Massachusetts Community Banking Council	Newark Youth One Stop Center
Garden State Episcopal Community Development Corporation	IMPACCT Brooklyn	Massachusetts Legal Assistance Corporation	Norris Square Community Alliance
Genesis Women's Shelter & Support	Impact Ventures	Massachusetts Maritime Academy	North Texas Food Bank
Get Shift Done for North Texas Fund	Initiative for a Competitive Inner City	Mentor for Philly	Northfield Community LDC of Staten Island, Inc.
Global Kids, Inc.	Inquilinos Boricuas En Accion, Inc.	Mercy Haven, Inc.	Northwest Counseling Service, Inc.
Global Learning Charter Public School	Institute For Entrepreneurial Leadership, Inc.	Mesa Community College	Notre Dame Cristo Rey High School
Greater Berks Development Fund	Institute for Nonprofit Practice	Metro Housing Boston	Nueva Esperanza
Greater Boston Legal Services, Inc.	International Hartford Ltd	MHANY Management Inc	Nueva Esperanza Housing and Economic Development
Greater Bristol Realty Corporation	Inversant, Inc.	Miami Pandemic Response Fund	Olneyville Housing Corporation
Greater Newark Enterprises Corporation	Ironbound Community Corporation	Miami-Dade Community College	Open Communities Alliance
Greater Philadelphia Hispanic Chamber of Commerce	Isles, Inc.	Morgan Memorial Goodwill Industries, Inc.	Operation Hope, Inc.
Greater Reading Chamber Alliance	Jamaica Plain Neighborhood Development Corporation	Mothers for Justice and Equality, Inc.	Opportunities for a Better Tomorrow, Inc.
Greater Reading Chamber and Economic Development Corporation	Jersey Cares, Inc.	Mt. Airy Community Development Corporation	Opportunities Industrialization Center, Inc.
Greater Trenton, Inc.	Jewish Board Of Family & Childrens Services, Inc.	Mutual Housing Association of Greater Hartford	Opportunity Finance Network
HABcore, Inc.	Jewish Family & Childrens Services of Northern New Jersey, Inc.	My Turn, Inc.	Opportunity Fund Community Development
Habitat for Humanity	Jewish Vocational Service of Metro West	NAACP Legal Defense and Educational Fund, Inc.	Opportunity House
HABNET Services Corporation	Jewish Vocational Service, Inc.	National Community Reinvestment Coalition, Inc.	Parkland Hospital Foundation
HACE Affordable Housing Corporation	Joseph's House of Camden LLC	National Housing Resource Center	Parkside Business & Community in Partnership, Inc.
Hannahs Hope Ministries, Inc.	Junior Achievement	Nehemiah Gateway Community Development Corporation	Partner Perth Amboy Redevelopment Team For Neighborhood Enterprise
Harlem Educational Activities Fund, Inc.	Just A Start Corporation	Neighborhood Housing Services	Pawtucket Central Falls Development Corporation
Hartford Economic Development Corporation	Kingsbridge Heights Community Center, Inc.	Neighborhood of Affordable Housing, Inc.	Pennsylvania Assistive Technology Foundation
Hartford Local Initiative Support Corporation	La Casa De Don Pedro, Inc.	Neighborhood Trust Financial Partners, Inc.	Philadelphia Association of Community Development Corporations
Heading Home, Inc.	Lakewood Development Corporation	Neighbors Helping Neighbors, Inc.	Philadelphia Chinatown Development Corp Chinatown Community Park
Helping Harvest	Lakewood Resource And Referral Center, Inc.	NeighborWorks	Philadelphia Chinatown Development Corporation
HFH of Berks County	Lancaster Housing Opportunity Partnership	Network For Teaching Entrepreneurship	Philadelphia COVID-19 Fund
Hispanic Association of Contractors and Enterprises, Inc.	Lancaster Redevelopment Fund, Inc.	New Bedford Corporation	Philadelphia Housing Authority Development Corporation
Historic Tappen Park Community Partnership, Inc.	Latin American Economic Development Association, Inc.	New Bedford Public Schools	
Home Of Montclair Ecumenical Corporation	Latin American Legal Defense and Education Fund, Inc.		
HomeFront, Inc.	Lawrence Community Works, Inc.		
Homeless Prevention Council, Inc.			
Homeless Solutions, Inc.			

Philadelphia Ronald McDonald House, Inc.  
 Philadelphia Youth Network, Inc.  
 Phipps Neighborhoods, Inc.  
 Phoenix Charter Academy Foundation, Inc.  
 Pine Street Inn, Inc.  
 POETIC  
 Preservation of Affordable Housing  
 Pride Center of Staten Island  
 Project Citizenship, Inc.  
 Project Renewal, Inc.  
 Providence College  
 Puerto Rican Association for Human Development, Inc.  
 Queens County Overall Economic Development Corporation  
 Queens Economic Development Corporation  
 Quincy Community Action Programs  
 Rainbow Heights Club  
 Rebuilding Together  
 Red Hook Community Justice Center  
 Red Hook Initiative, Inc.  
 Renaissance Economic Development Corporation  
 Rescue Mission of Trenton  
 Revive Dallas Fund for Downtown Dallas Businesses  
 Rhode Island Community Food Bank Association  
 Rhode Island Local Initiatives Support Corporation  
 Ricky Martin Foundation Corporation  
 Riseboro Community Partnership, Inc.

Rising Tide Capital, Inc.  
 Rising Tide Community Loan Fund  
 Roca, Inc.  
 Rockaway Development & Revitalization Corporation  
 Rockingham Economic Development Corporation  
 Rutgers University  
 Saint Francis House  
 Saint Joseph's Carpenter Society  
 Salvation Army of Reading  
 Save the Family  
 Scholarship America, Inc.  
 Schuylkill Community Action  
 Second Start  
 Seed Spot  
 Services for the UnderServed, Inc.  
 Sheltering Arms Children and Family Services, Inc.  
 Sky Light Center, Inc.  
 South Eastern Economic Development (SEED) Corporation  
 South Middlesex Opportunity Council, Inc.  
 Southwest Brooklyn Industrial Development Corporation  
 Spanish American Civic Association for Equity, Inc.  
 Staten Island Economic Development Corporation  
 Strive International, Inc.  
 Suffolk University  
 SuitUp  
 TASK  
 Tech Impact

Texas Women's Foundation  
 The B E L L Foundation, Inc.  
 The Boston Resiliency Fund  
 The Bronx Neighborhood Housing Services CDC, Inc.  
 The Business Center for Entrepreneurship & Social Enterprise  
 The Capital Good Fund  
 The Center for New York City Neighborhoods, Inc.  
 The Children's Hospital of Philadelphia  
 The Dallas Entrepreneur Center  
 The Flatbush Development Corporation  
 The Front Door Agency, Inc.  
 The Greater Boston Food Bank, Inc.  
 The Joseph Fund  
 The Mayors Fund to Advance New York City  
 The Neighborhood Developers, Inc.  
 The New Jersey DECA Foundation, Inc.  
 The Philadelphia Education Fund  
 The Salvation Army  
 The Union County Economic Development Corporation  
 Training Resources of America  
 Trey Athletes  
 True Access Capital  
 Tutoring Plus of Cambridge, Inc.  
 Union County College  
 Union County College Foundation, Inc.  
 Union County Economic Development Corporation  
 United Food Bank  
 United Way

University Of Connecticut  
 University Settlement Society of New York  
 Upchieve, Inc.  
 Urban Affairs Coalition  
 Urban Edge Housing Corporation  
 Urban Homesteading Assistance, Inc.  
 Urban League Of Essex County  
 Urban Upbound  
 Veterans Legal Services, Inc.  
 Vickery Trading Company  
 Virtual Enterprises International, Inc.  
 Visiting Nurse Association of Texas  
 Vogel Alcove  
 Volunteer Lawyers Project of the Boston Bar Association  
 Way Finders, Inc.  
 Welcoming Center for New Pennsylvanians  
 West Elmwood Housing  
 West End Neighborhood House  
 WINGS  
 WomenRising, Inc.  
 Women's Center for Entrepreneurship Corporation  
 Womens Housing and Economic Development Corporation  
 Woodland Community Development Corporation  
 Working In Support Of Education  
 World Central Kitchen  
 Year Up, Inc.  
 YMCA  
 YouthBuild Providence





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