

Santander US' Community Plan (2023-2025)

Santander US has launched its Community Plan, a \$13.6B, three-year commitment to invest in the communities where we live and work. This Plan builds upon Santander Bank's successful Inclusive Communities Plan (ICP) and includes commitments for community development lending and investments, small business, sustainable finance, philanthropy, supplier diversity and more.

This Plan was developed in collaboration with community stakeholders across the Santander US footprint and the National Community Reinvestment Coalition (NCRC). Commitments are guided by input from our Community Advisory Board and community partners, which are instrumental in advising us on new product and program development, community impacts and needs and monitoring Santander US' progress toward plan goals and commitments.

This Plan incorporates a number of enhancements from the ICP (2017-2021), which were driven by changes reflected in our local communities as well as our own strategy. These enhancements include:

- Plan expansion to include Santander Consumer activities in addition to those of Santander Bank
- Expansion of the National Community Advisory Board to include representation from auto finance and additional markets across the US
- Addition of sustainable finance and supplier diversity targets

Santander Bank concluded its ICP in 2021, exceeding the investment goal by 21% and resulting in \$14 billion in local investment over five years.

Plan Goals



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