

GENDER DISCRIMINATION IN SPAIN'S FINANCIAL SERVICES:

An analysis of Banco Santander
data from 2016

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47 million

Population of Spain

1

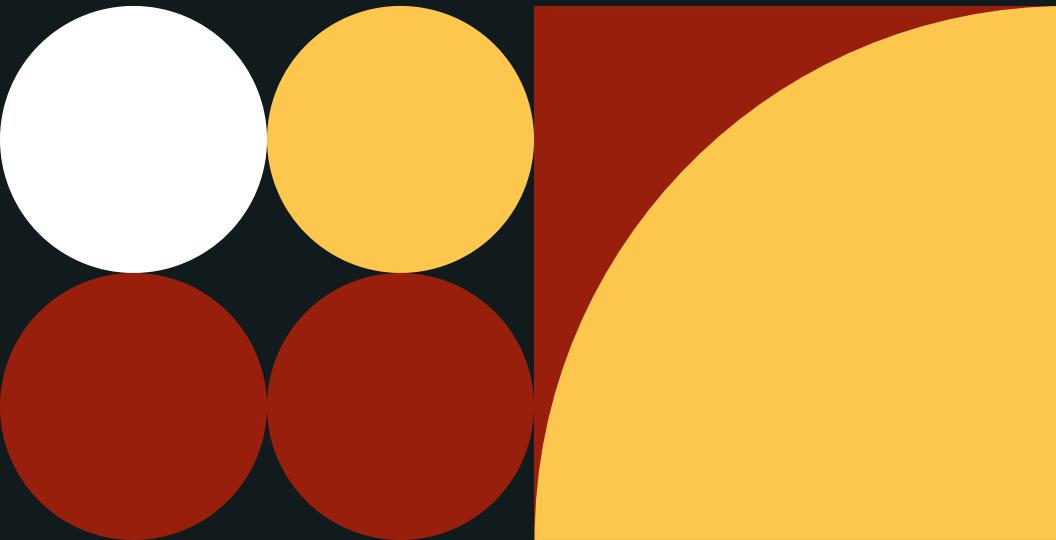
European Rank

125 million

Santander Customers Worldwide

3

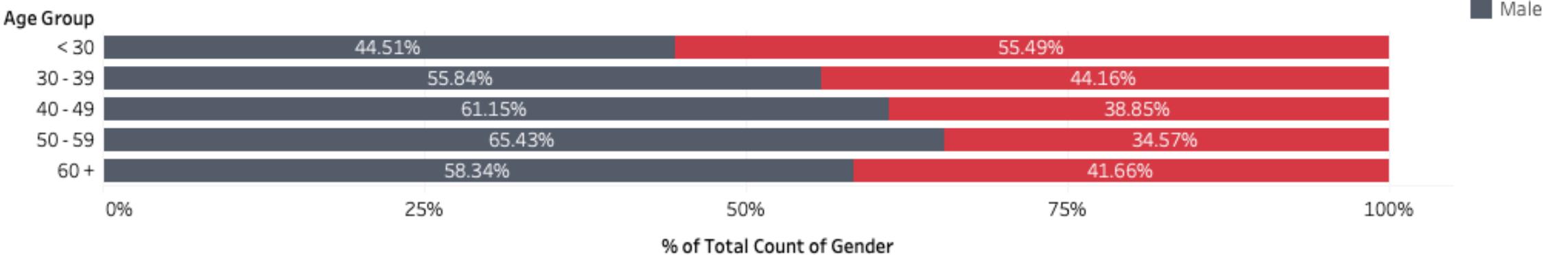
Rank Worldwide



BANCO SANTANDER

Analysis

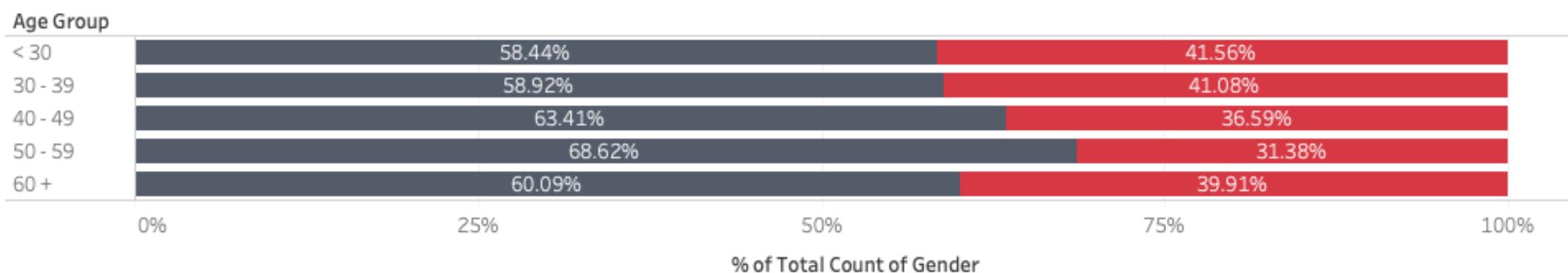
Gender Breakdown by Age Group



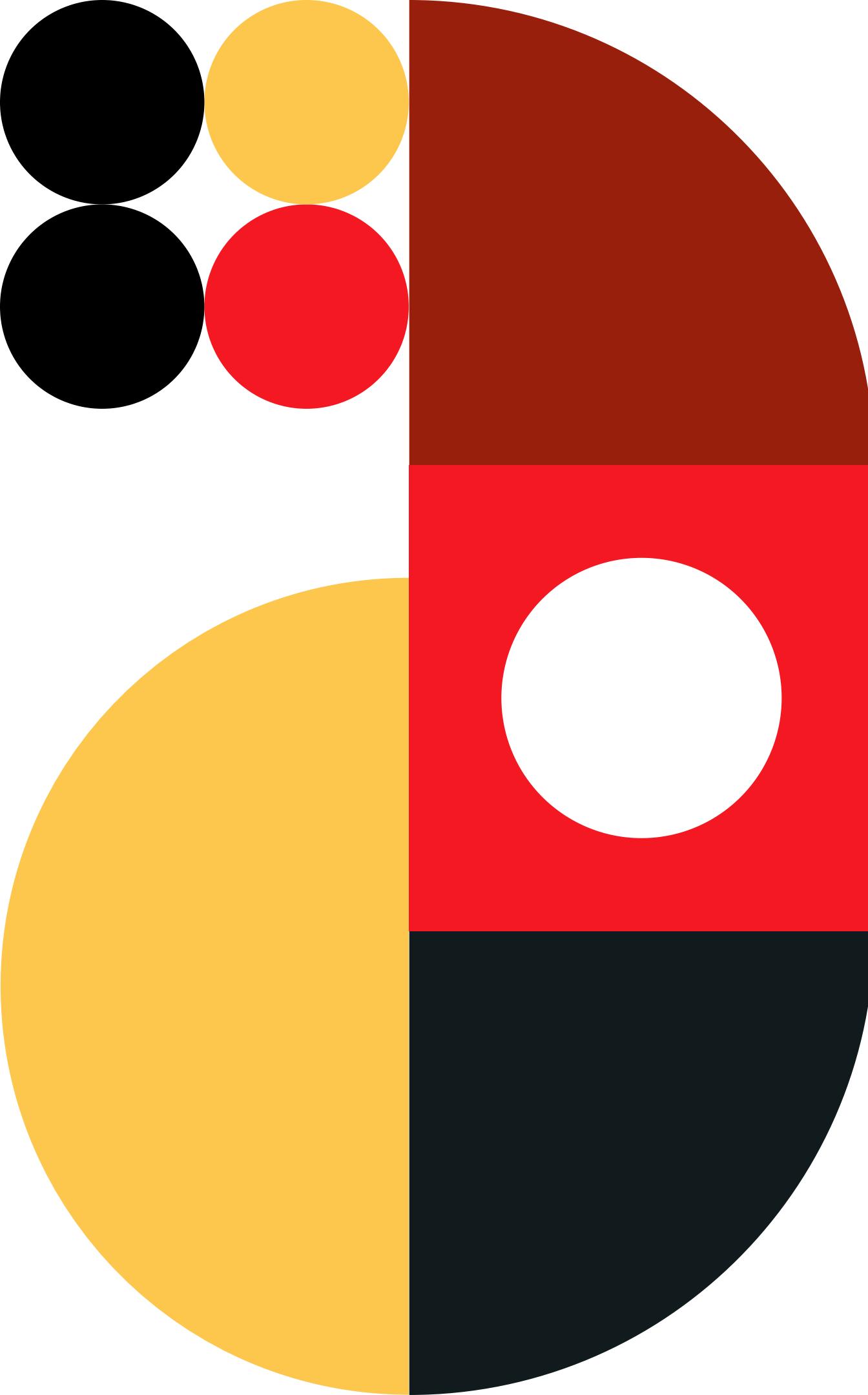
Loan Breakdown by Gender and Age Group



VIP Clients



BANCO SANTANDER



**MEN AND WOMEN ARE GRANTED
LOANS AT THE SAME RATE**

**MEN AND WOMEN BECOME VIP
CLIENTS AT THE SAME RATE**

**REJECT
THESE HYPOTHESES**

Conclusion

- **Address Gender Inequality**

Women are arguably the single largest under-served group of customers in financial services.

- **Tailor Products for Women**

Firms are leaving money on the table by not listening to and understanding their women customers.

- **Incentivize Women to Become VIPs**

More Female VIP clients means greater trust and more access to their cash assets.

- **Next Steps**

Gather more data from Santander and other global banks to examine the depths of this issue.

THANK YOU!

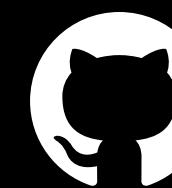
QUESTIONS?

The background features a minimalist design with abstract shapes. At the bottom, there is a horizontal bar divided into three vertical sections: a dark brown section on the left, a red section in the center, and a black section on the right. Overlaid on these sections are three large, semi-transparent circles: a yellow circle on the far left, a red circle in the center, and a yellow circle on the far right.

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Median Income by Gender and Age Group

