

MatHolding and Santander join forces to transform farms into high-value crops

- The partnership will drive the modernisation of Spanish agriculture through technological solutions, specialised financing, and a strong commitment to sustainability
- TerraNostra, MatHolding's farm management company, is preparing to expand into two new regions: Extremadura and the Ebro-Catalunya area

Barcelona, 22 September 2025. – **MatHolding**, a group specialising in solutions for sustainable agriculture, has entered into a strategic agreement with **Banco Santander** through its farm management company, **TerraNostra**. The partnership aims to modernise traditional farms and convert them into high-value crops, such as olives and almonds, using intensive and super-intensive models.

The alliance will enable the modernisation of farms across Spain, providing farmers with access to tailored financing, advanced technical advice, and the implementation of innovative agronomic practices to enhance sector competitiveness. Both organisations are reinforcing their commitment to sustainability and the revitalisation of rural areas.

The agreement was signed in Madrid by Pau Relat, President of MatHolding, and Javier Cortadellas, Director of Clients, Profitability, and Institutions at Santander Spain. The deal includes financing lines tailored to farmers' needs, covering loans for full-scale transformation, modernisation, and complete digitalisation of farms.

The collaboration will also support the adoption of modern agronomic practices, leveraging technical expertise and knowledge transfer from Santander's 125 specialised offices and MatHolding's agro-business division, **CERESTIA**.

TerraNostra, established in 2022, is CERESTIA's farm modernisation and transformation division. It focuses on optimising farm performance through innovative technical solutions and sustainable management. TerraNostra has developed its own model for high-value crops (olives and almonds under intensive and super-intensive systems), combining precision irrigation, efficient fertilisation, plant nutrition, biostimulation, crop protection, and agricultural digitalisation. The company currently manages 19 farms in Extremadura, covering more than 1,000 hectares of transformed land.

TerraNostra is now entering the second phase of its expansion, with two projects under consideration in northern Extremadura and the Ebro-Catalunya region. The aim is to bring together medium-sized farms in these areas under TerraNostra's management, supporting owners throughout the process. The partnership with Banco Santander will be key to scaling its impact.

Through this alliance, Santander also reinforces its position as a leading financial institution in the Spanish agri-food sector. In the first half of 2025, the bank allocated €2.975 billion to

the sector, representing a 20% increase compared to the same period the previous year. Part of this investment has been directed specifically towards transforming farms into high-value crops, such as those promoted by TerraNostra.

For Santander, the partnership represents progress in its commitment to rural development, reducing bureaucracy for farmers and livestock breeders, and promoting the involvement of young professionals in the primary sector.

About MatHolding

MatHolding is a global, family-owned industrial group dedicated to developing solutions and technology for efficient and sustainable management of agriculture and water.

CERESTIA, MatHolding's agro-business division, was established in 2025 to address current and future challenges in agriculture. CERESTIA combines agronomic expertise with business excellence across four agricultural areas:

- Plant health, biostimulation, and nutrition (Crop Life), through IQV (world leader in copper-based agricultural products, founded in 1935) and Altinco (pioneer in zero-residue biotechnological solutions, founded in 1994).
- Precision irrigation, through Regaber (leader in the Iberian Peninsula since 1980).
- Farm transformation and modernisation, through TerraNostra (since 2022).
- Agricultural digitalisation, through VEGGA (platform created in 2022 in partnership with Sistemes Electrònics Progrés).

The water division includes Aquestia, focused on fluid management and control; STF, specialised in filtration; and Hidroglobal, dedicated to hydraulic projects.

The group has over 1,200 employees across more than 15 countries, operates 10 production plants, and serves clients in over 140 countries worldwide.

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