

Santander Bank at-a-glance



A leading U.S. bank helping people and businesses prosper.

Santander Bank, N.A. is one of the country's largest retail and commercial banks with \$89.5 billion in assets. With a commercial presence across the country and retail branches in eight states across the economically vibrant northeast corridor, Boston-based Santander Bank is strong, well-capitalized, and one of the six businesses comprising Santander US, the Santander Group's operating business in the United States.



> 575 branches



> 2,000 ATMs

Includes 1,000 in CVS Pharmacy® locations.



9,100 employees



> 2.1 million customers

Santander aims to be the bank of choice in each of the markets we serve by providing competitive products, services, and advice that help people and businesses prosper through meaningful progress toward their financial goals. From simple checking and savings accounts to comprehensive financial strategies and guidance for individuals and businesses, Santander Bank provides smart and convenient ways for people and businesses to manage their money.

We earn the loyalty of our commercial banking clients by offering services that help them manage their operating needs, maximize their working capital, and grow their businesses domestically and internationally. Santander's business model and corporate culture are focused on creating long-term value for all of our stakeholders—employees, clients, and communities—and ensuring our clients feel confident in their financial decisions and the services we provide.

Santander is committed to helping small businesses prosper and in 2019 was recognized by Small Business Administration (SBA) District Offices within our footprint for lending in the previous fiscal year. Santander was honored with the Silver Award from the New Jersey District Office, the Bronze Award from the New York District Office, and was named the Lender of the Quarter by the Connecticut District Office for closing more loans in the first six months of the prior fiscal year than it closed the entire previous year.

A full-service provider of competitive, client-focused financial products and services.

Commercial Banking

- Asset Based Lending & Restructuring Finance
- Government Banking
- International Banking
- Middle Market Banking
- Mid-Corporate & Verticals Banking
- Treasury Management Solutions

Consumer and Business Banking

- Auto, Personal & Business Loans
- Certificates of Deposit
- Checking, Savings & Money Market Accounts
- Credit Card
- Lines of Credit
- Individual Retirement Accounts
- Insurance*
- Investments*
- Merchant & Payroll Services
- Mortgages & Home Equity Lines
- Online & Mobile Banking
- Treasury Management Solutions

Corporate and Investment Banking

- Acquisition Finance
- Corporate Loans & Lines
- Debt & Equity Capital Markets
- Derivatives
- Export Credit Facilities
- Foreign Exchange
- Global Transaction Banking
- Mergers & Acquisitions
- Project Finance
- Syndicated Loans
- Working Capital Facilities

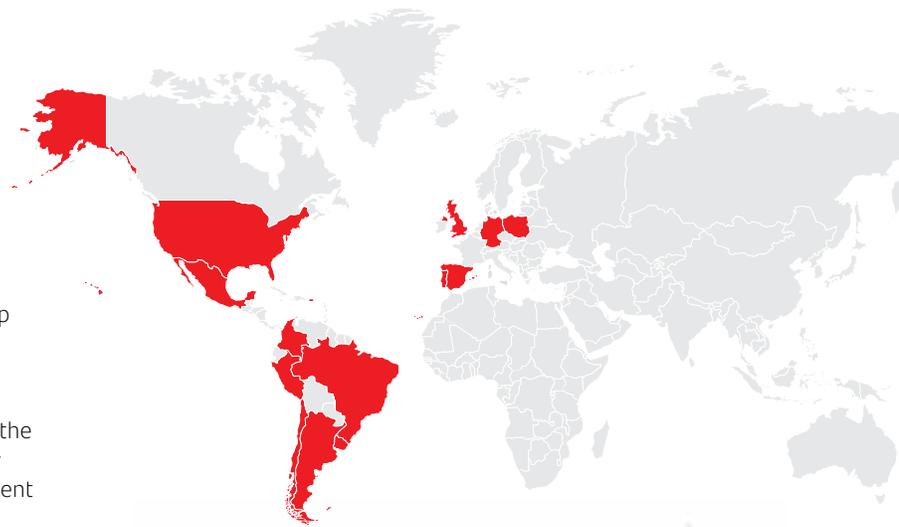
Real Estate and Vehicle Finance

- Dealer Commercial Services
- Multi-Family Financing
- Real Estate Construction & Term Financing
- Commercial Equipment Vehicle Finance

Global presence, support, and strength.

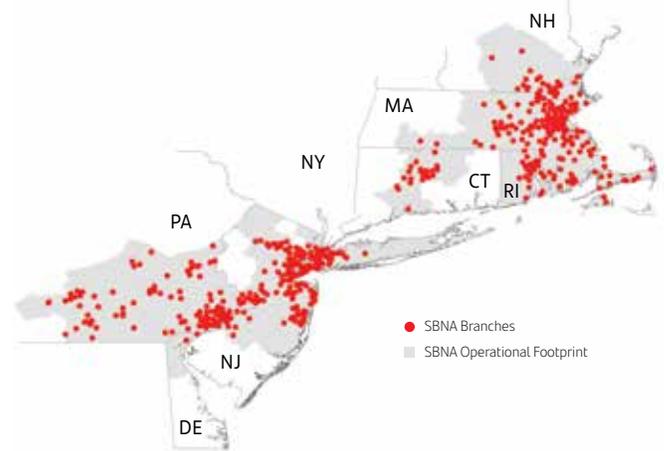
Santander Holdings USA, Inc. (SHUSA) serves as the intermediate holding company for Santander's U.S. businesses, including Santander Bank, and is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A., the largest retail and commercial bank in continental Europe by market value, and one of the best capitalized banking groups in the world.

Led by Group Executive Chairman, Ana Botin, the Santander Group serves 144 million customers in 10 core markets in Europe, Latin America, and the U.S. The Group has a strong drive to continue to integrate our culture into all of our stakeholders. For the third consecutive year, Santander obtained the highest score amongst the 325 companies that form part of the Bloomberg Gender-Equality Index. And, the Group has a goal to have 30% of senior management positions held by women by 2025. At the end of 2019, women accounted for 40% of the board and 22% of leadership positions.



Serving communities.

Santander recognizes that becoming the best bank in the communities we serve includes embracing our important responsibility to drive change and make meaningful contributions where we live and work. The organizations we support reflect the values of our company and we focus on making the communities where we live and work stronger through our charitable giving, community and volunteer commitments, and our business products and services. The foundation of Santander's approach to supporting communities is our "Inclusive Communities" plan, the Bank's \$11 billion, five-year commitment to lending, community development, and charitable giving across its footprint for 2017 through 2021. During this time, Santander will increase its Community Reinvestment Act (CRA) activity by 50% and triple its investment in charitable grants.



2019 highlights include:

- Awarded \$11.5 million in charitable grants to 336 non-profit organizations in communities where our customers and colleagues live and work. This charitable giving helps to support programs advancing financial empowerment, entrepreneurship and small business development, and affordable housing and healthy communities.
- Provided more than \$2.6 billion in new lending and investments to support low- and moderate-income individuals, small businesses, and communities across our footprint.
- Devoted more than 16,500 volunteer hours teaching money management and other financial skills to students and adults in underserved communities.

Financials, Santander Bank, N.A.

as of June 2020

Assets	\$89.5 billion
Deposits	\$67.1 billion
Loans	\$57 billion
Moody's Credit Rating	Baa1
S&P Credit Rating	A-
Fitch Rating	BBB+
Pre-Tax Earnings	(\$225 million)

*Balance sheet data is End of Period (EOP).

 santanderbank.com

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT A BANK DEPOSIT

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