

# 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 assets of more than \$74.5 billion. Located in eight states across the economically vibrant northeast corridor and based in Boston, 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.



> 600 branches



> 2,000 ATMs



9,500 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 by making meaningful progress toward their financial goals. From simple checking and savings accounts to comprehensive financial solutions and guidance for individuals and businesses, Santander Bank provides smart and convenient ways for people and businesses to manage their money.

Recognized by the global financial services research firm Celent with a Model Bank Award for excellence in the digital banking transformation category, our customer-focused online and mobile tools for retail and business banking are easy-to-use and accessible 24/7. 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.

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

### Commercial Banking

- Asset Based Lending & Restructuring Finance
- Commercial Equipment & Vehicle Finance
- Dealer Commercial Services
- Food & Beverage
- Foreign Direct Investment Banking
- Government Banking
- International, Trade & Commercial Finance
- Middle Market Banking
- Mid-Corporate Banking
- Multi-Family Financing
- Real Estate Construction & Term Financing
- Technology, Media & Telecommunications
- Treasury Management Solutions

### Consumer and Business Banking

- Auto, Personal & Business Loans
- Certificates of Deposit
- Checking, Savings & Money Market Accounts
- Credit Cards & Lines
- 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
- Mergers & Acquisitions
- Project Finance
- Syndicated Loans
- Transaction Banking
- Working Capital Facilities

## 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.



## Financials (as of June 30, 2018)

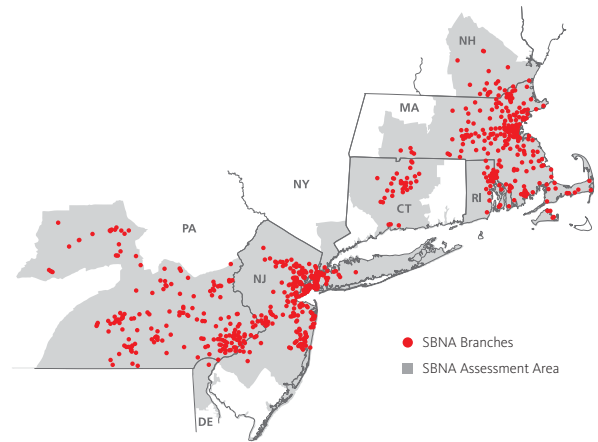
### Santander Bank, N.A.

Assets	\$74.4 billion
Deposits	\$57.7 billion
Loans	\$48.8 billion
Moody's Credit Rating	Baa1
S&P Credit Rating	A-
Fitch Rating	BBB+
Pre-Tax Earnings	\$280 million

Led by chairman, Ana Botín, Banco Santander serves more than 125 million customers in 10 core markets in Europe, Latin America, and the U.S., and has been named the World's Best Bank for small and medium-sized enterprises (SMEs) and the Best Bank in Latin America and Brazil by *Euromoney Magazine*.

## 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 our values as a company and provide opportunities that build strong neighborhoods and enrich the lives and economic futures of underserved children, young adults, and families. 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.



### 2017 highlights include:

- Awarded more than \$10.9 million in charitable grants to 330 non-profit organizations to support those that advocate for and spur economic and small-business development, financial education, affordable housing, community services, and neighborhood revitalization in communities where our customers and colleagues live and work.

- Provided over \$2.4 billion in new lending and investments to support low- and moderate-income individuals and communities across our footprint. Opened two new branches in low- and moderate-income communities and the Bank's first-ever Lending Center in Brooklyn, NY.
- Trained close to 140 colleagues as financial educators and devoted more than 12,800 volunteer hours teaching money management and other financial skills to students and adults in underserved communities.

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

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INVESTMENT PRODUCTS ARE:		
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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT A BANK DEPOSIT

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