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 $81.4 billion. 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.

- > 600 branches
- > 2,000 ATMs
  Includes 1,000 in CVS Pharmacy® locations.
- 9,900 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 solutions 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.

Built on our promise of Respect, the award-winning social impact initiative In Someone Else’s Shoes was aimed at raising awareness and respect for the working homeless in its first year of activation. The initiative is a visible demonstration of our values and we will continue to build upon it with topics that deserve more respect.

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

**Commercial Banking**
- Asset Based Lending & Restructuring Finance
- Foreign Corporate Banking
- Government Banking
- International Banking
- Middle Market Banking
- Mid-Corporate Banking
- Technology, Media & Telecommunications
- Treasury Management Solutions

**Consumer and Business Banking**
- Auto, Personal & Business Loans
- Certificates of Deposit
- Checking, Savings & Money Market Accounts
- 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
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 Botín, the Santander Group serves 144 million customers in 10 core markets in Europe, Latin America, and the U.S. Santander Brazil was included by Fortune magazine in its 2019 list of companies that are changing the world (2019 Change the World ranking), which involves 52 companies in 18 countries.

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.

2018 highlights include:

• Awarded nearly $11 million in charitable grants to 353 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 more than $2.6 billion in new lending and investments to support low- and moderate-income individuals and communities across our footprint. Opened our first branch in the Flushing neighborhood of Queens.
• Devoted more than 15,000 volunteer hours teaching money management and other financial skills to students and adults in underserved communities.

Financials, Santander Bank, N.A.  as of June 2019

<table>
<thead>
<tr>
<th>Financials</th>
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<tbody>
<tr>
<td>Assets</td>
<td>$81.4 billion</td>
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<tr>
<td>Deposits</td>
<td>$58.3 billion</td>
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<tr>
<td>Loans</td>
<td>$55.1 billion</td>
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<tr>
<td>Moody’s Credit Rating</td>
<td>Baa1</td>
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<td>S&amp;P Credit Rating</td>
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<tr>
<td>Fitch Rating</td>
<td>BBB+</td>
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<tr>
<td>Pre-Tax Earnings</td>
<td>$198 million</td>
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*Balance sheet data is EOP.

*Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker-dealer, Member FINRA and SIPC and a Registered Investment Adviser. Insurance is offered through Santander Securities LLC or its affiliates.

INVESTMENT PRODUCTS ARE:

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<th>NOT BANK GUARANTEED</th>
<th>MAY LOSE VALUE</th>
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<tr>
<td>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</td>
<td>NOT A BANK DEPOSIT</td>
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