

Santander US™ is a group of diversified financial businesses with 17,000 employees, 4.7 million customers and \$132.5 billion in assets. Our purpose is to help people and businesses prosper. We do this by providing banking products and services to consumers, businesses, large corporations and institutions. Our aim is to be the financial institution of choice in each of our markets and to enhance our position as a national leader in auto finance. **We are part of the Santander Group*, the Spain-based international retail and commercial bank.**

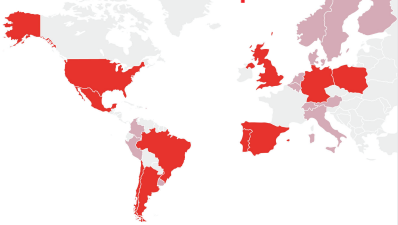
Santander US™ carries out consumer, business, commercial and corporate banking through Santander Bank, N.A., which operates in seven states in the U.S. northeast, and nationwide auto finance through Santander Consumer USA Holdings Inc. (NYSE: SC), a consumer finance company based in Dallas, Texas. Santander US™ also engages in private banking through Banco Santander International in Miami; in commercial banking, consumer finance and broker-dealer activities in Puerto Rico; and in investment banking and markets through a New York branch and Santander Investment Securities, Inc.

Santander US™ Key Numbers

Santander US™ as of June 30, 2015

Employees.....	17,078
Branches.....	720
Customers.....	4.7 million
Assets.....	\$132.5 billion
ATMs.....	2,078

The Santander Group



Financial strength

Santander's capital is sufficient for it to withstand the most adverse hypothetical adverse scenario in stress tests

Santander Holdings USA, Inc.

	June 30, 2015	Well-capitalized Requirement(2)
Common equity tier 1 capital ratio	11.93%	6.50%
Tier 1 capital ratio	13.36%	8.00%
Total capital ratio	15.25%	10.00%
Leverage ratio	12.39%	5.00%

Santander Holdings USA, Inc. (SHUSA), a fully-owned subsidiary of Banco Santander S.A., is the U.S. management and holding company for Banco Santander S.A. in the U.S. SHUSA owns 100% of Santander Bank and about 60% of Santander Consumer Holdings USA.

Santander's credit ratings are investment grade.
Long-Term Credit Ratings

Santander Holdings USA, Inc.

	Moody's	S&P
LT Senior Debt	Baa2	BBB+
ST Deposits	n/a	A-2
Outlook	Negative	Stable

Investing in Higher Education

The Santander Group believes the best way to ensure the sustainable development of the communities in which we work is by investing in higher education. Through its global Santander Universities program, the Santander Group has cooperation agreements with more than 1,200 institutions of higher education. In the United States, the Santander Group supports 46 universities through scholarships, academic exchange and research projects. In addition, Santander Bank committed \$1 million to Partners of the Americas Foundation to support President Obama's 100,000 Strong in the Americas initiative, which fosters the exchange of up to 100,000 students a year each way between the U.S. and Latin America and the Caribbean.

Engaged with the Communities We Serve

We support and improve the communities in which our customers and colleagues live and work. In 2014, we provided \$1.25 billion in new lending and investments to support low- and moderate-income individuals and communities across our footprint. During the same period, we provided over \$3 million in grants to more than 300 non-profit organizations and our colleagues donated thousands of hours serving local charities.

SANTANDER US™: A Full-Service Provider of Competitive, Customer-Focused Financial Products and Services

Consumer Banking

Checking Accounts
Savings Accounts
Money Market Accounts
Certificates of Deposits
Individual Retirement Accounts
Mortgages
Personal Lines of Credit
Home Equity Lines of Credit
Credit Cards
Auto Loans
Personal Loans
Investments
Insurance

Small Business

Business Checking
Money Market Deposit Accounts
Business Loans
Credit Lines
Real Estate Financing
Cash Management Services
Merchant Services
Payroll Services

Corporate and Commercial Banking

Middle Market Banking
Business Banking
Government Banking
Asset-Based Lending
Oil & Gas Finance
Mortgage Warehouse Lending
Cash Management
International Business
Interest Rate Protection
Equipment Finance

Commercial Real Estate Banking

Commercial Real Estate
Multi-Family Financing

Auto Finance

Consumer Lending
Floor Plan Lines of Credit
Dealership Mortgages
Commercial Loans
Deposit Products
Commercial Equipment & Vehicle Finance
Consumer Auto Leasing

SANTANDER US™

SANTANDER BANK

Consumer, business, commercial and corporate banking in seven northeastern states

santanderbank.com

SANTANDER CONSUMER USA

Nationwide auto finance

santanderconsumer.com

BANCO SANTANDER INTERNATIONAL

International private banking

pb-santander.com

SANTANDER PUERTO RICO

Commercial banking, consumer finance and broker-dealer activities

santander.pr

SANTANDER GLOBAL CORPORATE BANKING

Corporate banking and markets

santandergbm.com

*Founded in 1857 in Spain, Banco Santander S.A. is a geographically-diversified retail and commercial bank operating in ten core markets in Europe and North and South America. Santander's more than 182,000 colleagues serve 117 million customers through 13,900 branches. For more information about the Santander Group, visit www.santander.com.