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April 19 | 2023



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## Santander Bank, N.A. Schedule RI Income Statement

Quarter Ended : 2021-12-31  
Updated : 2022-01-28

(USD, in thousands)

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	2021-01-01	2021-12-31
<b>Interest income:</b>		
Interest and fee income on loans:		
In domestic offices:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties		307,435
All other loans secured by real estate		489,264
Loans to finance agricultural production and other loans to farmers		1
Commercial and industrial loans		478,684
Loans to individuals for household, family, and other personal expenditures:		
Credit cards		28,599
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		480,697
Loans to foreign governments and official institutions.		0
All other loans in domestic offices		70,619
In foreign offices, Edge and Agreement subsidiaries, and IBFs		0
Total interest and fee income on loans		1,855,299
Income from lease financing receivables		27,975
Interest income on balances due from depository institutions*		15,581
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage backed securities)		319
Mortgage backed securities		194,983
All other securities		5,551
Interest income from trading assets		0

:: <a href="#">Bankers Banks</a>	Interest income on federal funds sold and securities purchased under agreements to resell	1,164
:: <a href="#">Credit Card Banks</a>	Other interest income	8,753
:: <a href="#">Custodial Banks</a>	<b>Total interest income</b>	<b>2,109,625</b>

**Bank Map****General Interest**

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**Interest expense:**

Interest on deposits:		
Interest on deposits in domestic offices:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		2,445
Nontransaction accounts:		
Savings deposits (INCLUDES MMDAs)		61,667
Time deposits of \$250,000 or less		19,865
Time deposits of more than \$250,000		2,195
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs		0
Expense of federal funds purchased and securities sold under agreements to repurchase.		677
Interest on trading liabilities and other borrowed money.		8,692
Interest on subordinated notes and debentures.		0
<b>Total interest expense</b>		<b>95,541</b>

**Net interest income**

Provision for loan and lease losses (Institutions that have adopted ASU-2016-13 should report the provisions for credit losses on all financial assets that fall within the scope of the standard)	(141,468)
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**Noninterest income:**

Income from fiduciary activities***	0
Service charges on deposit accounts in domestic offices.	137,967
Trading revenue****	28,725
Fees and commissions from securities brokerage	2,523
Investment banking, advisory, and underwriting fees and commissions	0
Fees and commissions from annuity sales	4,054
Underwriting income from insurance and reinsurance activities	0
Income from other insurance activities	2
Venture capital revenue	0
Net servicing fees	11,806
Net securitization income	0
Net gains (losses) on sales of loans and leases	60,379
Net gains (losses) on sales of other real estate owned	576
Net gains (losses) on sales of other assets	5,378
Other noninterest income**	337,343
<b>Total noninterest income</b>	<b>588,753</b>

Realized gains (losses) on held to maturity securities	0
Realized gains (losses) on available for sale securities	15,950

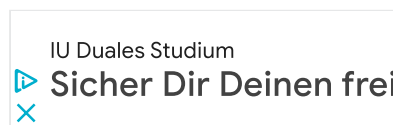
**Noninterest expense:**

Salaries and employee benefits	1,033,412
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	391,389
Goodwill impairment losses	0
Amortization expense and impairment losses for other intangible assets	100,278
Other noninterest expense**	622,538
<b>Total noninterest expense</b>	<b>2,147,617</b>

Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations	612,638
Unrealized holding gains (losses) on equity securities not held for trading	(305)
Income (loss) before applicable income taxes and discontinued operations	612,333
Applicable income taxes	109,520
Income (loss) before discontinued operations	502,813
Discontinued operations, net of applicable income taxes	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	502,813
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0
<b>Net income (loss) attributable to bank</b>	<b>502,813</b>
<b>Memoranda</b>	
Interest expense incurred to carry tax exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	1,169
Income from the sale and servicing of mutual funds and annuities in domestic offices	6,577
Income on tax exempt loans and leases to states and political subdivisions in the U.S.	26,649
Income on tax exempt securities issued by states and political subdivisions in the	0
Number of full time equivalent employees at end of current period	8,454
If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the banks acquisition*****	0
Trading revenue (from cash instruments and derivative instruments)	
Interest rate exposures	9,381
Foreign exchange exposures	19,344
Equity security and index exposures	0
Commodity and other exposures	0
Credit exposures	0
Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes)	
Gross credit valuation adjustment (CVA)	0
CVA hedge	0
Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities	
Gross credit valuation adjustment (DVA)	0
DVA hedge	0
Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities	0
Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:	
Net gains (losses) on credit derivatives held for trading	0
Net gains (losses) on credit derivatives held for purposes other than trading	(1,768)
Credit losses on derivatives	(171)
Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	No
Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties	0
Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:	
Net gains (losses) on assets	(17,963)
Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	0
Net gains (losses) on liabilities	0
Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	0
Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI)	0
Components of service charges on deposit accounts in domestic offices (to be completed by institutions with \$1 billion or more in total assets):	

Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	49,445
Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	20,068
Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	22,779
All other service charges on deposit accounts	45,675
* Includes interest income on time certificates of deposit not held for trading.	
** Describe on Schedule RI E Explanations	
*** For banks required to complete Schedule RC T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC T, item 19.	
**** For banks required to complete Schedule RI, Memorandum item 8, trading revenue report in Schedule RI, item 5.c, must equal the sum of Memorandum item 8.a through 8.d)	
***** For example, a bank acquired on March 1, 20xx would report 20xx0301.	

*This statement has not been reviewed or confirmed for accuracy or relevance by any member of the FFIEC.*



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