

March 6, 2026



SANTANDER HOLDINGS USA, INC.

Fourth Quarter 2025

Fixed Income Investor
Presentation

Important Information

This presentation of Santander Holdings USA, Inc. ("SHUSA") contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 regarding the financial condition, results of operations, business plans and future performance of SHUSA. Words such as "may," "could," "should," "will," "believe," "expect," "anticipate," "estimate," "intend," "plan," "goal" or similar expressions are intended to indicate forward-looking statements. Although SHUSA believes that the expectations reflected in these forward-looking statements are reasonable as of the date on which the statements are made, factors such as the risks and uncertainties described in SHUSA's filings with the Securities and Exchange Commission from time to time may cause SHUSA's performance to differ materially from that suggested by the forward-looking statements. If one or more of the factors affecting SHUSA's forward-looking statements renders those statements incorrect, SHUSA's actual results, performance or achievements could differ materially from those expressed in or implied by the forward-looking statements. Readers should not consider these factors to be a complete set of all potential risks or uncertainties as new factors emerge from time to time.

In this presentation, we may sometimes refer to certain non-GAAP figures or financial ratios to help illustrate certain concepts. These ratios, each of which is defined in this document, if utilized, may include Pre- Tax Pre- Provision Income, the Tangible Common Equity to Tangible Assets Ratio, and the Texas Ratio. This information supplements our results as reported in accordance with generally accepted accounting principles ("GAAP") and should not be viewed in isolation from, or as a substitute for, our GAAP results. We believe that this additional information and the reconciliations we provide may be useful to investors, analysts, regulators and others as they evaluate the impact of these items on our results for the periods presented due to the extent to which the items are indicative of our ongoing operations. Where applicable, we provide GAAP reconciliations for such additional information. SHUSA's subsidiaries include Santander Consumer USA Inc. ("SC"), Santander Bank, N.A. ("SBNA"), Banco Santander International ("BSI"), Santander Securities LLC ("SLLC"), Santander US Capital Markets LLC ("SanCap"), as well as several other subsidiaries.

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At a glance



Results



**Core
Business
Activities**

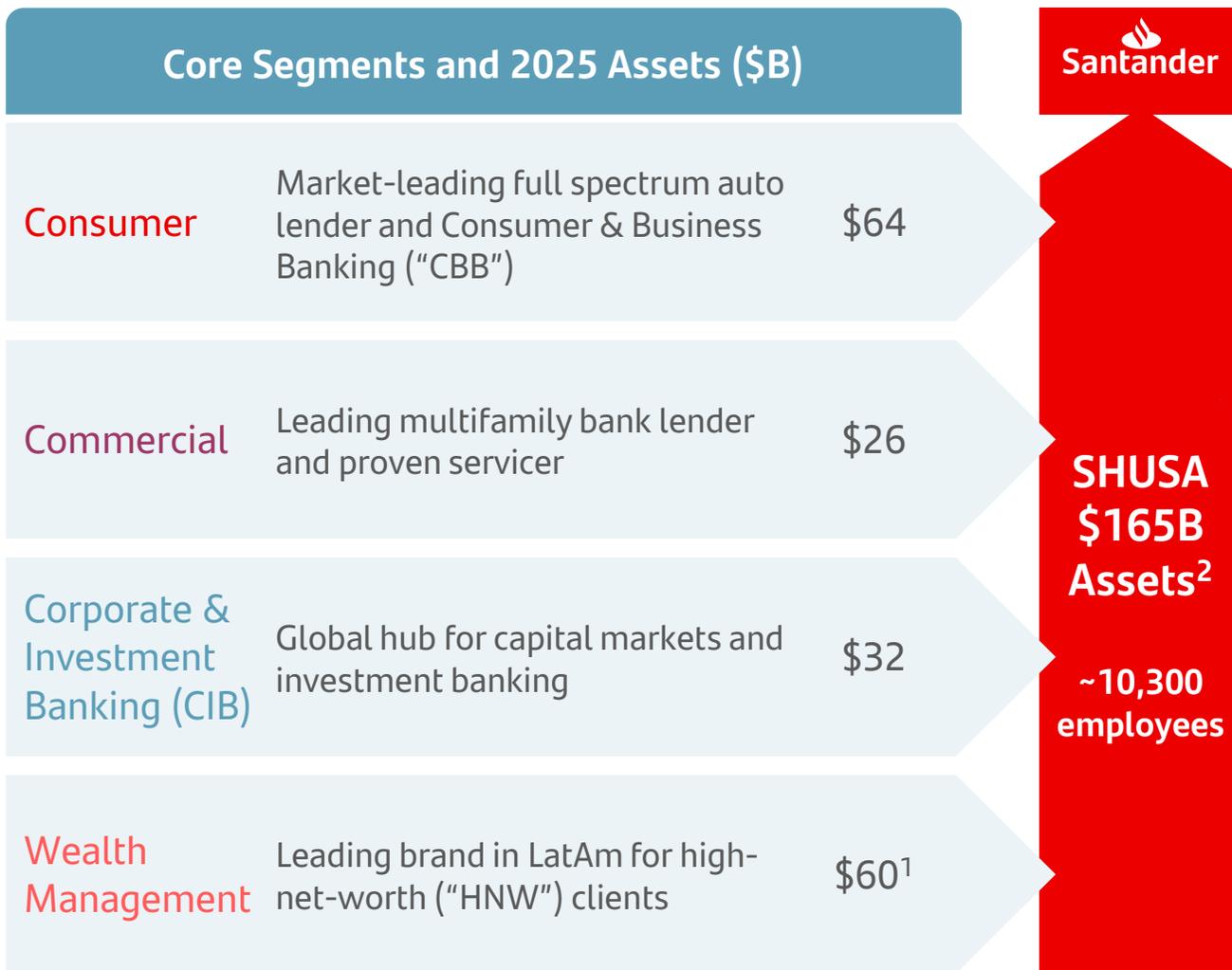


Appendix



SHUSA

Our business model focuses on four core segments as we continue to leverage Santander's connectivity



SHUSA is a wholly-owned subsidiary of Santander, one of the most respected banking groups in the world with approximately 180 million customers across Europe, Latin America and the U.S.

SHUSA's Main Subsidiaries



¹ | Represents assets and assets under management, which includes customer deposits, securities, loans and letters of credits.

² | Includes assets categorized as "other".

³ | Asset-backed securitization ("ABS").

⁴ | Commercial and industrial ("C&I").

⁵ | Commercial real estate ("CRE").

SHUSA 2025 Results at a Glance

Improved Financial Metrics

\$6.0B

NET INTEREST INCOME ("NII")

Up 6.7% YoY

\$1.6B

NET INCOME

Up 52.7% YoY

3.9%

NET INTEREST MARGIN ("NIM")

Up 13bps YoY

Stable Credit

14.2%

30-89 DAYS AUTO¹ DELINQUENCY

Up 215bps YoY

2.5%

NCO RATE²

Flat YoY

7.3%

ALLOWANCE RATIO³

Down 27bps YoY

Strong Capital & Liquidity

12.6%

COMMON EQUITY TIER 1 ("CET1")

24.7%

TOTAL LOSS-ABSORBING CAPACITY
("TLAC") RATIO

\$79B

SHUSA DEPOSITS

Up 1.1% YoY

(Growth in customer deposits reduces reliance on brokered products)

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At a glance



Results



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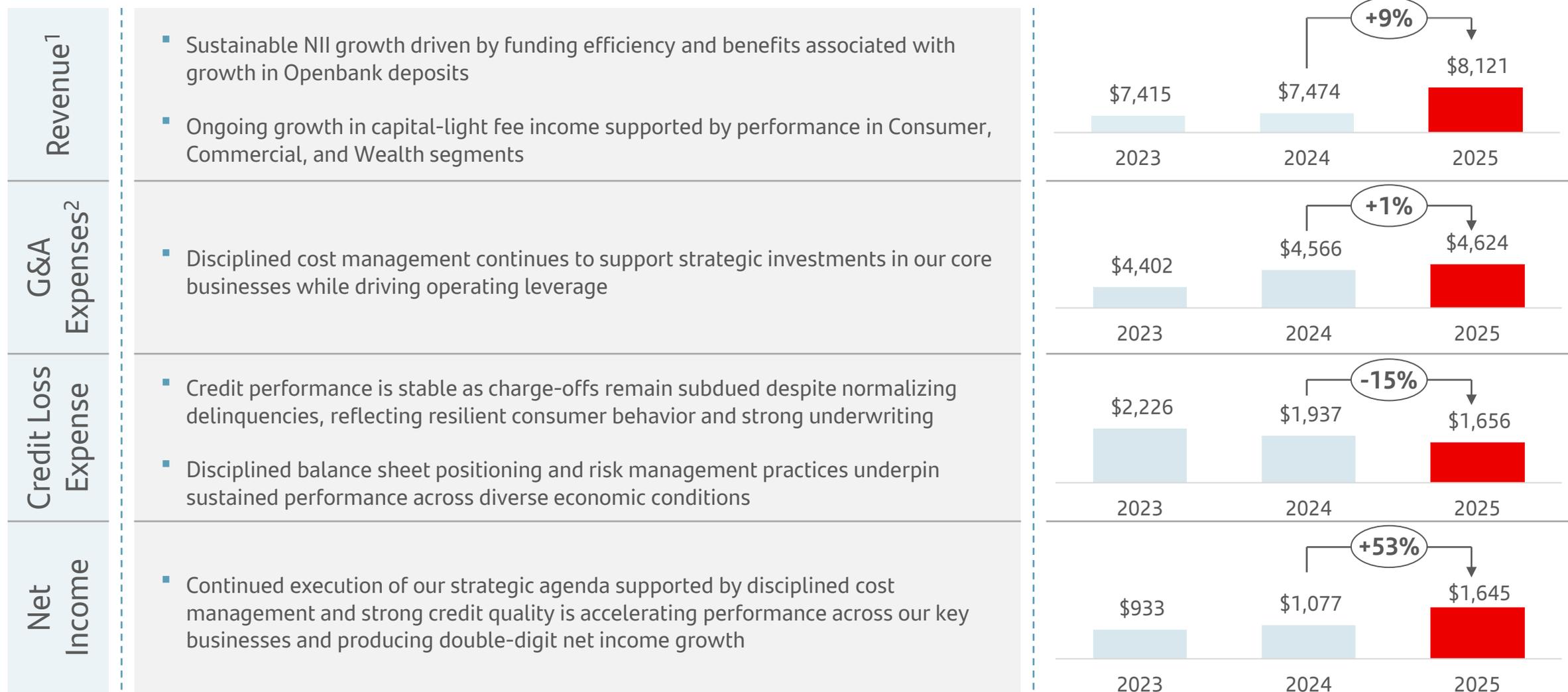


Appendix



Annual Profitability

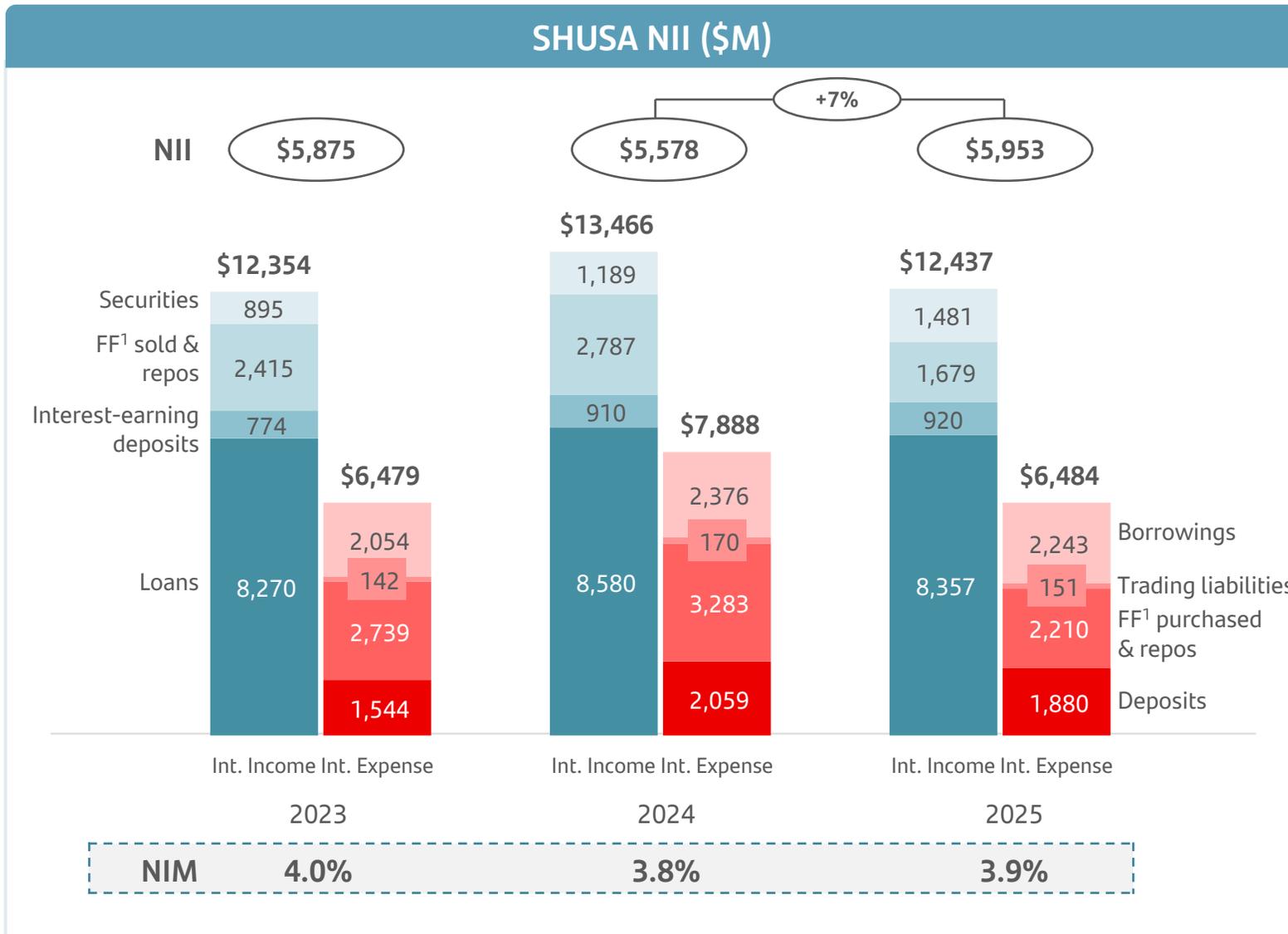
SHUSA NII (\$M)



¹ | Net of lease expense. Please refer to slide 33 for a detailed reconciliation of all non-GAAP measures.

² | General, Administrative & Other, "G&A" excludes lease expense. Please refer to slide 33 for a detailed reconciliation of non-GAAP measures.

Net Interest Income & Net Interest Margin

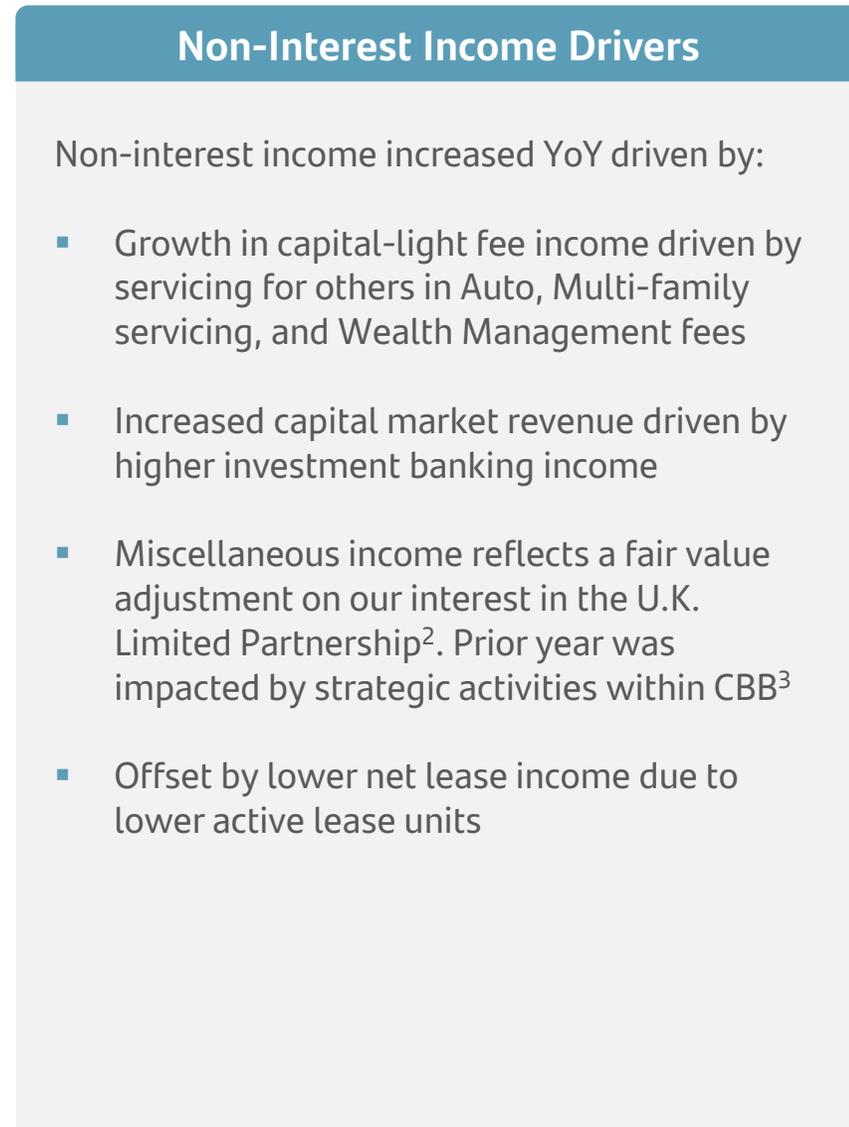
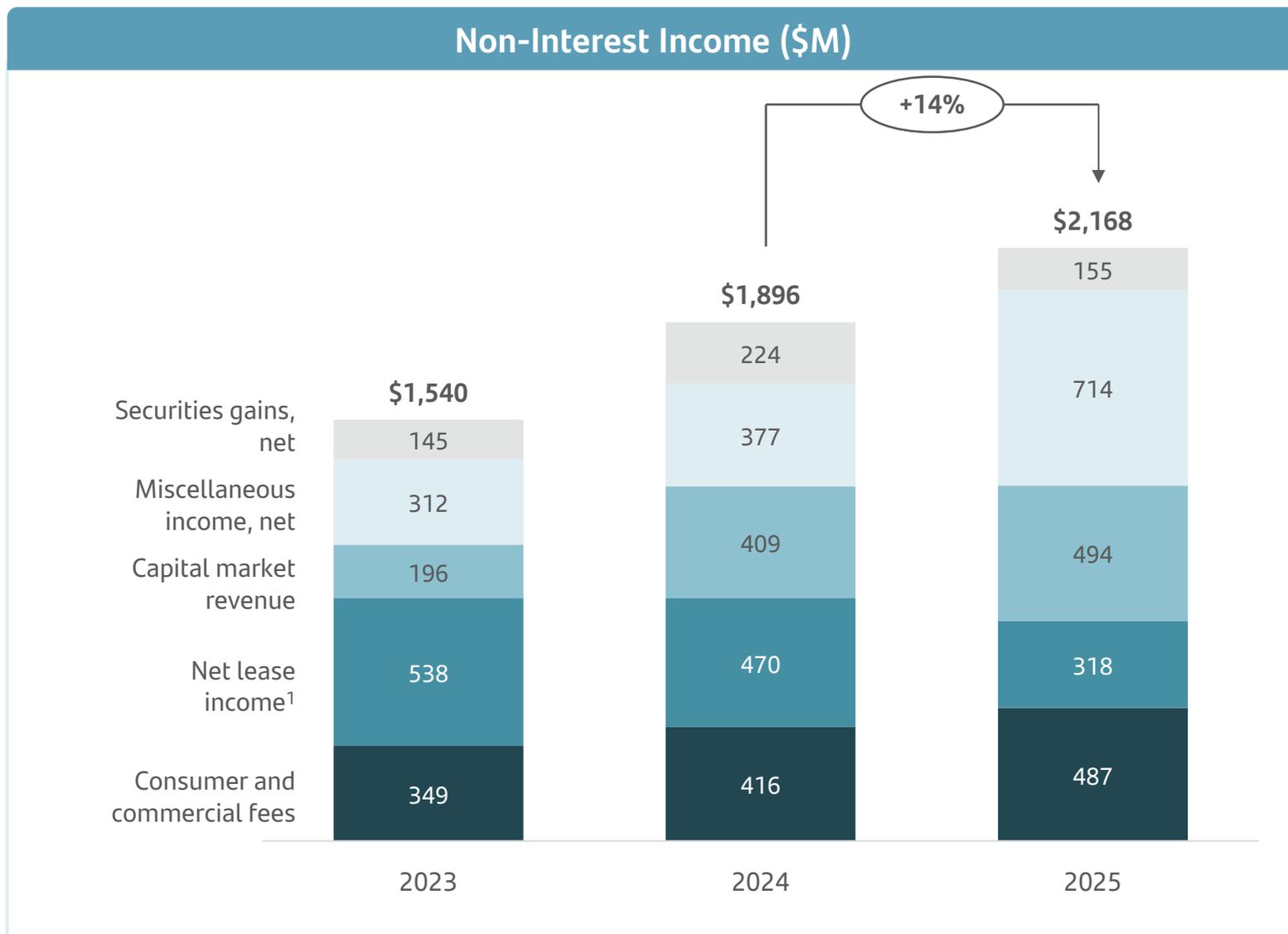


NII & NIM Drivers

Positive YoY performance of NII and NIM sustained by:

- Disciplined Auto pricing strategy underpinning portfolio margin expansion
- Higher contribution from investment securities and liquidity balances
- Organic Openbank deposit expansion improving funding efficiency

Non-Interest Income

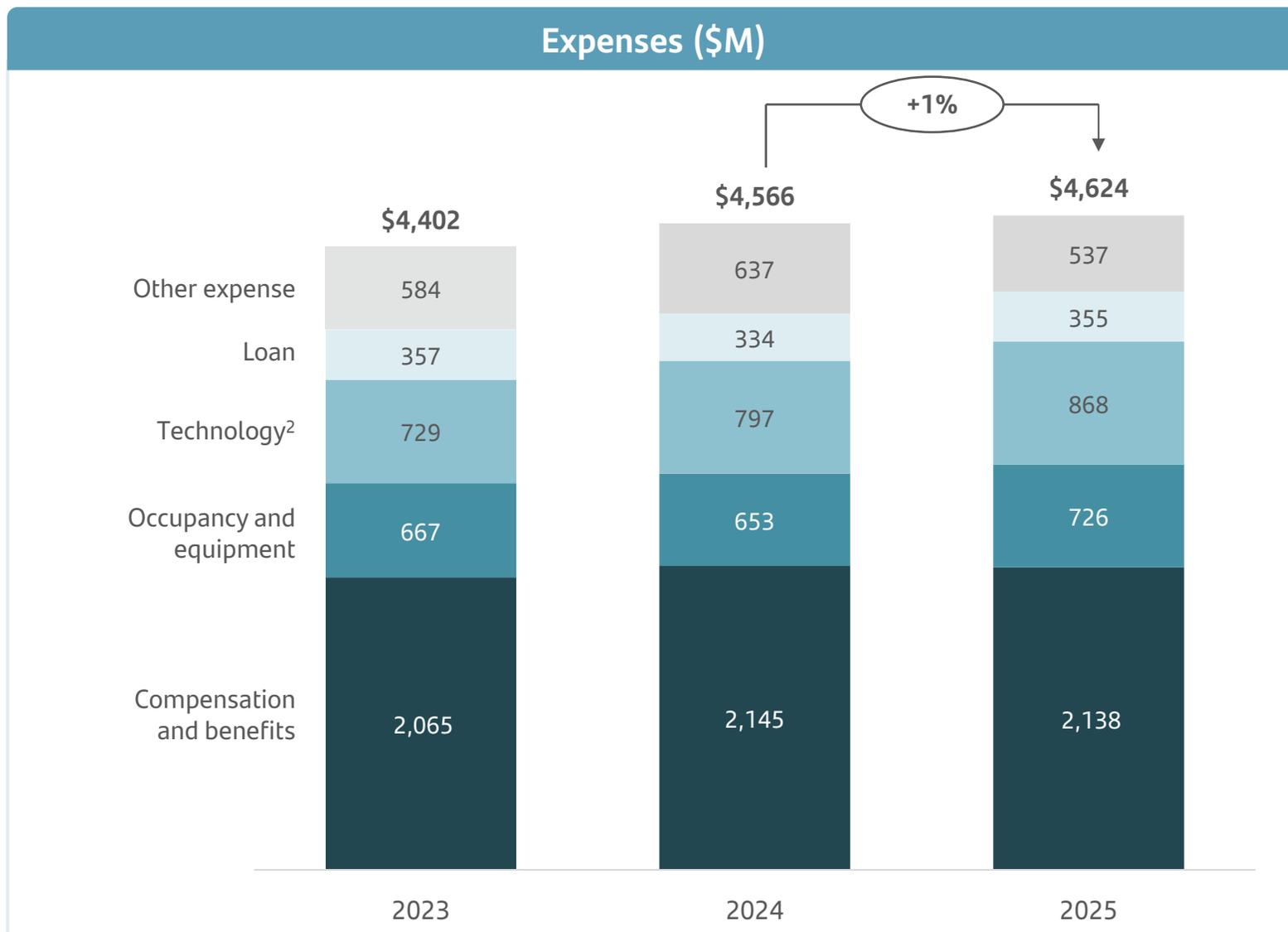


¹ | Includes lease income net of lease expense. Please refer to slide 28 for a detailed reconciliation of all non-GAAP measures.

² | For additional information regarding the U.K. Limited Partnership, refer to Note 1 "Description of Business, Basis of Presentation and Accounting Policies" in the Company's Form 10-K for the fiscal year ended December 31, 2025.

³ | During Q3 2024, the Company sold ~\$1.3B of personal unsecured loans to a third party. The transaction resulted in a loss on sale of ~\$106.8M, offset by a release of the allowance for credit losses ("ACL") in the amount of ~\$101.8M.

General, Administrative, & Other Expenses¹



Expense Drivers

G&A and other expenses (excluding lease expense) up modestly YoY driven by:

- Targeted investments in growth initiatives including the build-out of our Openbank digital platform and CIB capabilities
- Offset by disciplined execution of transformation and cost-efficiency programs

Credit Loss Expense

Total Allowance for Credit Losses (\$M)

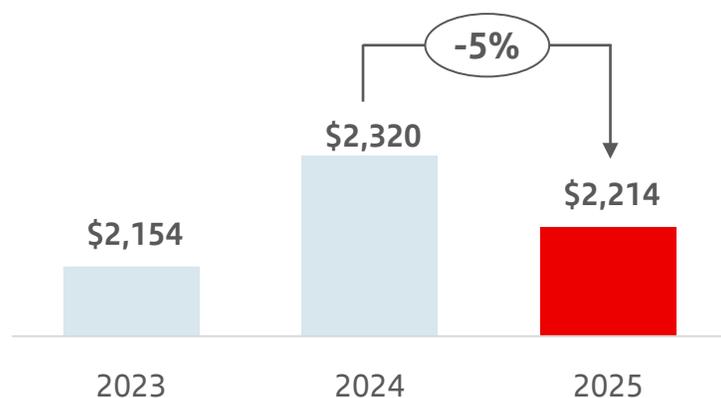
	2023	2024	2025
ALLL ¹ , beginning of period ("BOP")	\$ 6,835 ²	\$ 6,932	\$ 6,562
Credit loss expense	2,251	1,950	1,651
Net charge-offs	(2,154)	(2,320)	(2,214)
ALLL, end of period ("EOP")	6,932	6,562	5,999
Reserve for unfunded lending commitments, BOP	86	61	48
Credit loss (benefit) unfunded lending commitments, EOP	(25)	(13)	5
Reserve for unfunded lending commitments, EOP	61	48	53
Total ACL, EOP	\$ 6,993	\$ 6,610	\$ 6,052

Expense Drivers

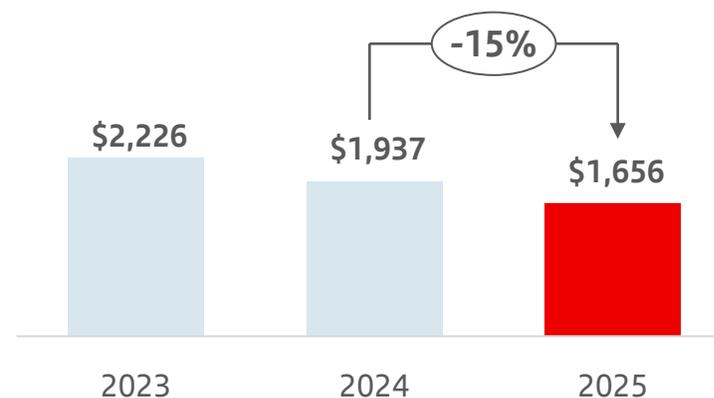
Strong credit performance YoY driven by:

- Improved NCOs supported by:
 - Consumer resilience continues despite delinquency metrics reverting toward historical levels
 - Elevated recoveries benefiting from favorable used vehicle pricing
- Release in ACL resulting from loan sales in personal unsecured, Auto, and Commercial portfolios

Net Charge-offs (\$M)



Credit Loss / (Benefit) Expense³ (\$M)

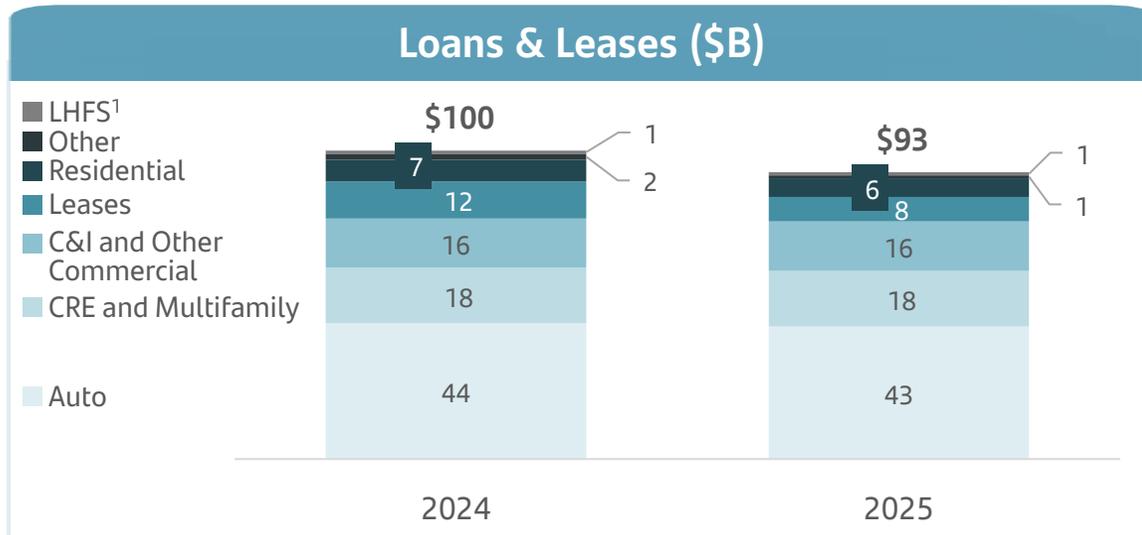


1 | Allowance for loan and lease losses ("ALLL").

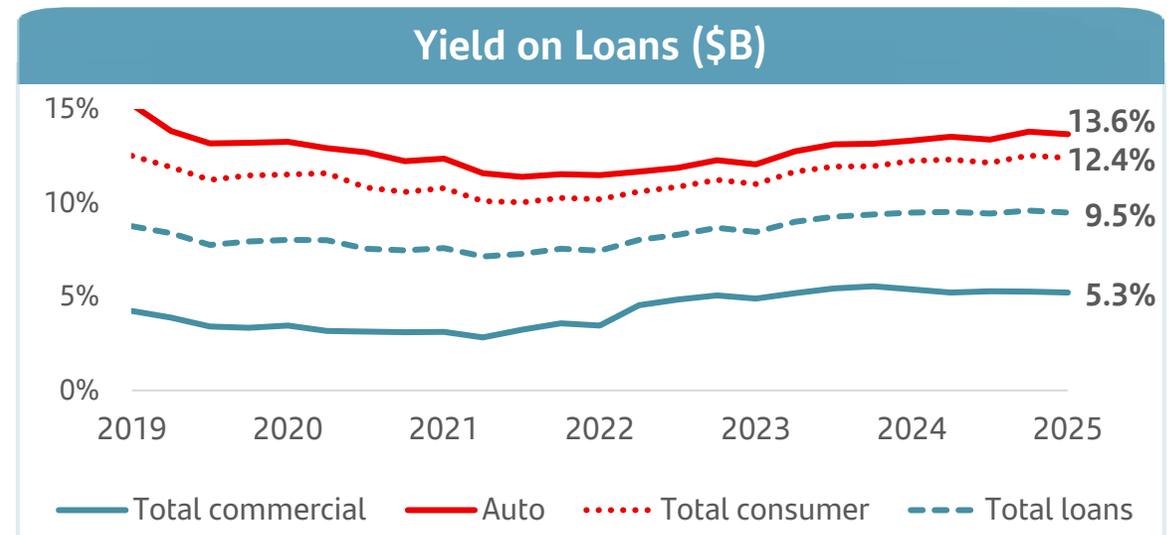
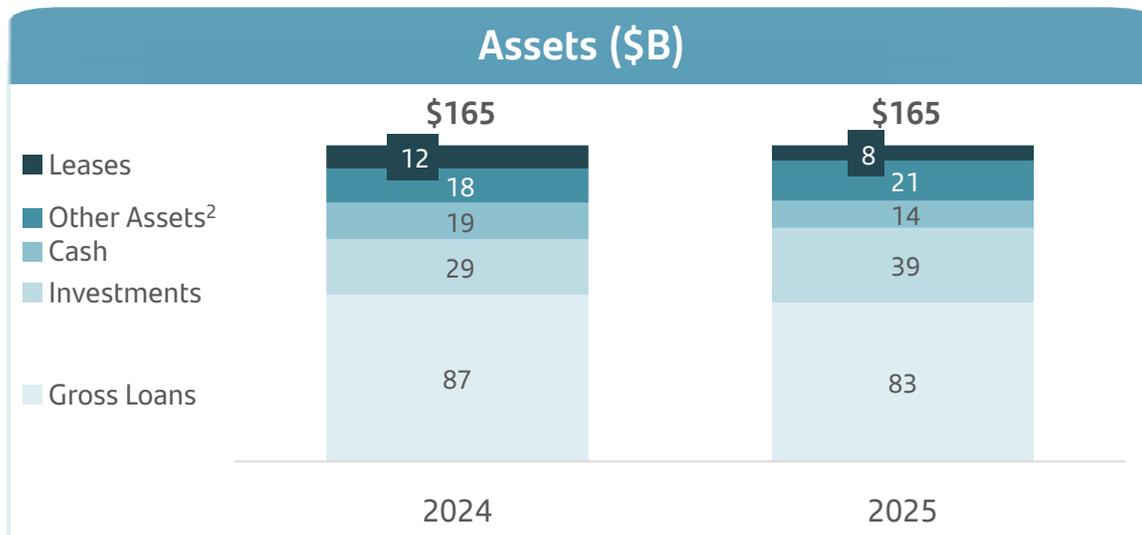
2 | ALLL BOP includes day 1 adjustment to allowance for adoption of ASU 2022-02.

3 | Includes credit loss (benefit) on unfunded lending commitments.

Balance Sheet Trends | Assets

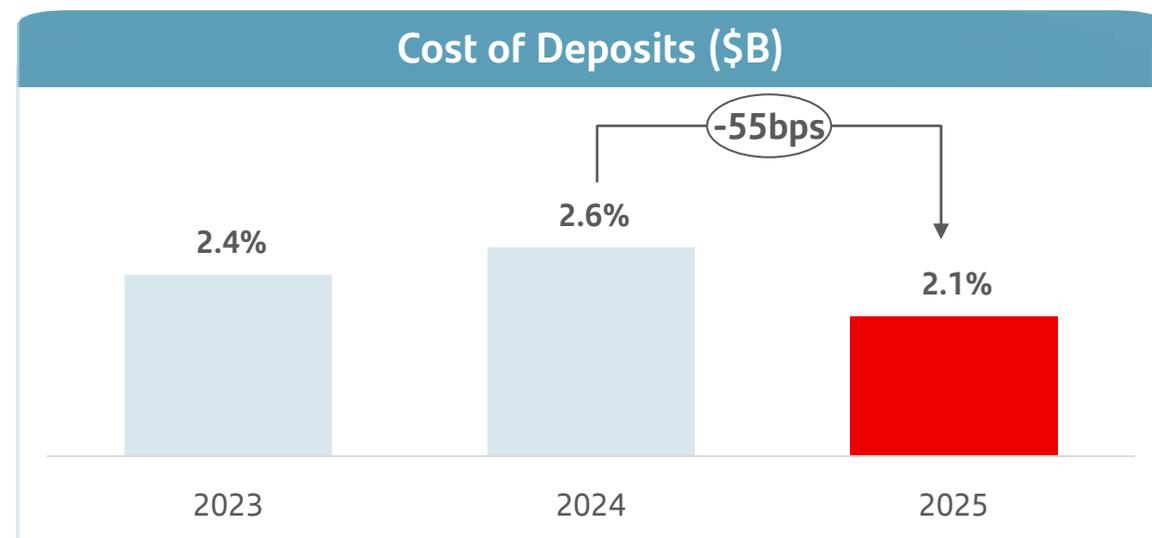
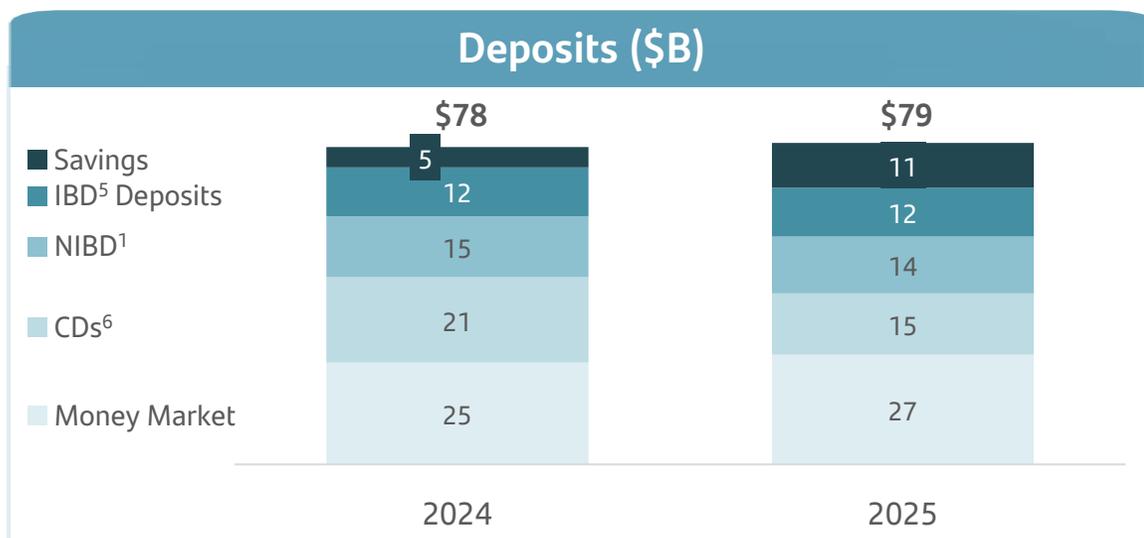
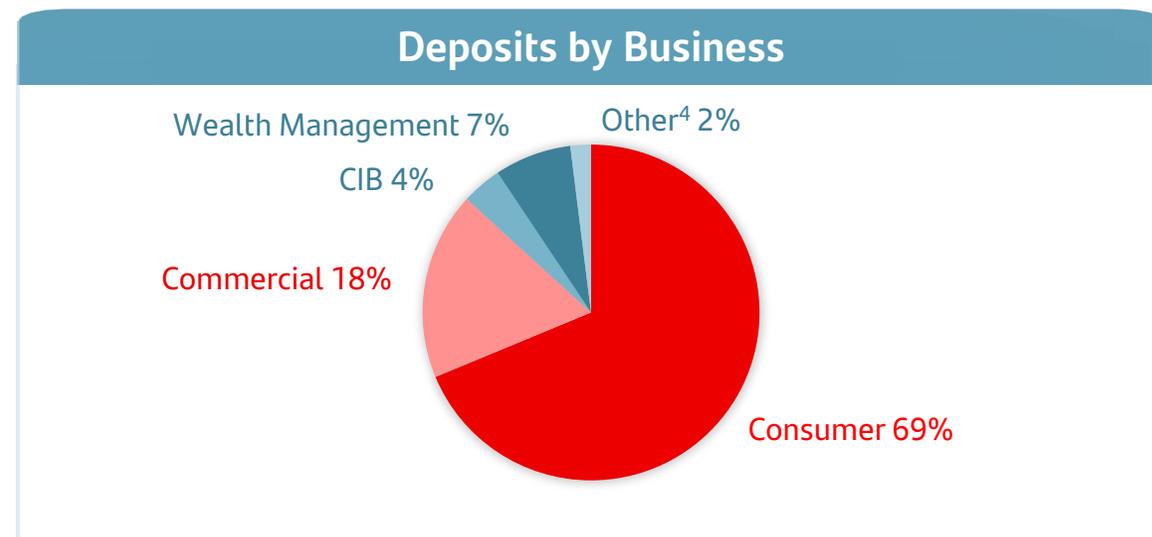


- ### 2025 Recap (\$B)
- Loans and leases down 7.0% YoY, driven by lower auto originations, off-balance sheet securitizations, and portfolio sales
 - Total loan yields were flat YoY primarily due to increases in Auto, reflecting our strategic focus on pricing profitability over growth, offset by decreases in other Consumer and Commercial



¹ | Loans held-for-sale ("LHFS").
² | Other assets includes securities purchased under repurchase agreements, LHFS, and restricted cash.

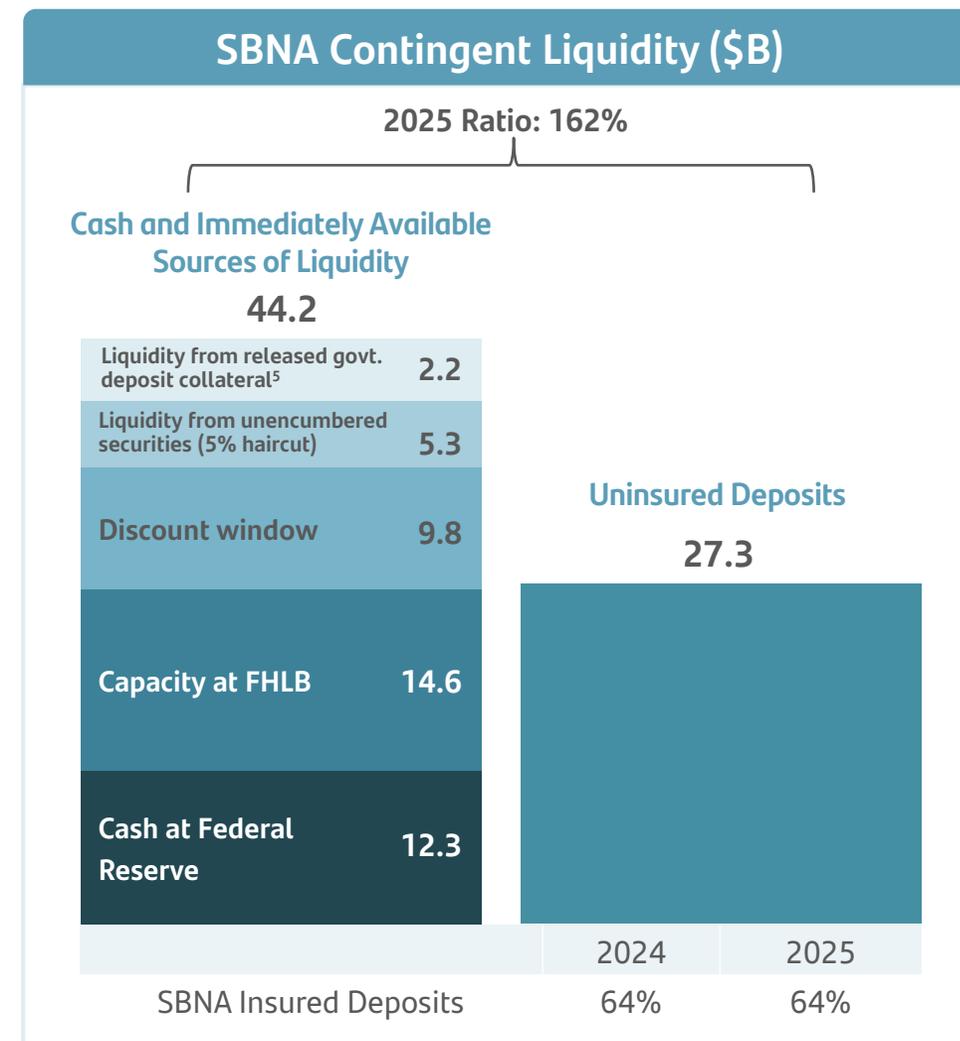
Balance Sheet Trends | Liabilities



1 | Noninterest-bearing demand ("NIBD") deposits.
 2 | Other liabilities include securities sold under repurchase agreements and trading liabilities.
 3 | Interest-bearing ("IB") deposits.
 4 | Other consists of deposits related to certain of SHUSA's immaterial subsidiaries and corporate treasury deposits.
 5 | Interest-bearing demand ("IBD") deposits.
 6 | Certificates of deposit ("CDs").

Liquidity & Wholesale Funding

Borrowed Funds Profile Balance (\$B)			
	2024	2025	YoY
SHUSA Unsecured Debt ¹	\$ 13.7	\$ 13.5	1%
FHLB ³	4.7	0.7	(85%)
Credit-Linked Notes ("CLNs")	1.2	0.9	(25%)
Third-Party Secured Funding ⁴	4.0	2.2	(45%)
Amortizing Notes	1.9	1.2	(37%)
Securitizations	18.5	18.6	1%
Total SHUSA Funding	44.0	37.1	(16%)
Preferred Equity Issuance to Santander	\$ 2.0	\$ 2.0	-



1 | Includes subordinated notes; includes BSI unsecured debt and \$850M of notes payable to Santander.

2 | These notes are payable to SHUSA's parent company, Santander.

3 | Federal Home Loan Bank ("FHLB") borrowings.

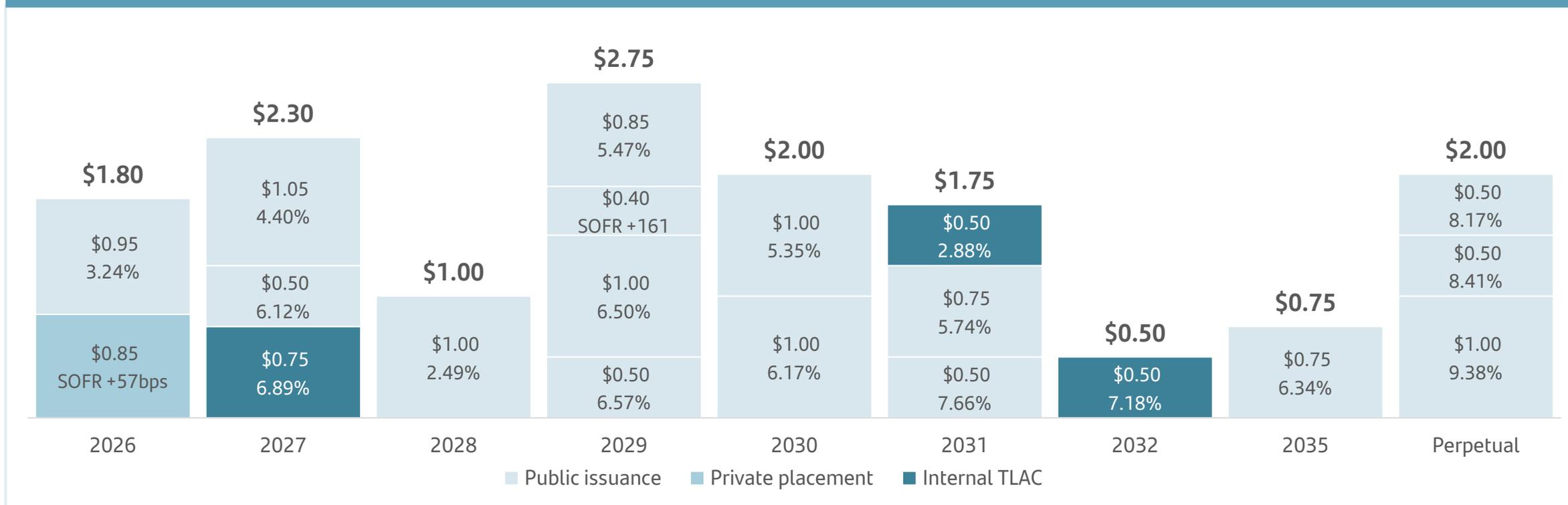
4 | The warehouse lines and repurchase facilities are fully collateralized by a designated portion of SHUSA's retail installment contracts ("RICs"), leased. Includes \$2B warehouse line with Santander NY Branch.

5 | Includes high quality liquid assets that are encumbered as collateral for uninsured government deposits.

Debt & TLAC

- SHUSA is SEC-registered and issues under the ticker symbol "SANUSA", with ratings for SHUSA of A-(Fitch)/Baa2(Moody's)/BBB+(S&P)
- SHUSA meets the Federal Reserve's TLAC and long-term debt ("LTD") requirements¹, with 24.7% TLAC, 9.2% eligible LTD and a CET1 ratio of 12.6%

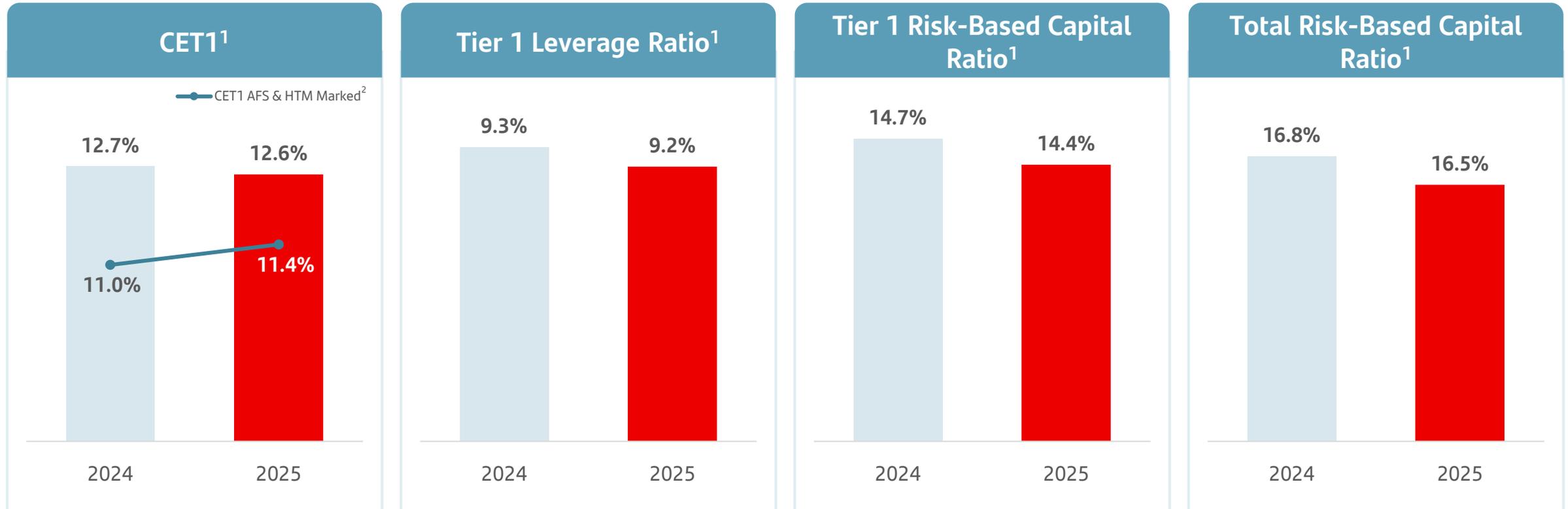
SHUSA Debt Maturity Schedule (\$B)



¹ | SHUSA must hold the higher of 18% of its risk-weighted assets ("RWAs") or 9% of its total consolidated assets in the form of TLAC, of which 6% of its RWAs or 3.5% of total consolidated assets must consist of LTD. In addition, SHUSA must maintain a TLAC buffer composed solely of CET1 capital and will be subject to restrictions on capital distributions and discretionary bonus payments based on the size of the TLAC buffer it maintains.

Capital Ratios

On June 27, 2025, the Federal Reserve informed SHUSA of its updated stress capital buffer ("SCB") requirement, which became effective on October 1, 2025. SHUSA's updated SCB is 3.4% of its CET1, resulting in an overall CET1 capital requirement of 7.9%.



¹ | Under capital rules, SHUSA is not required to include negative accumulated other comprehensive income ("AOCI") in regulatory capital, but as a subsidiary of a global systemically important bank ("GSIB") we manage AOCI closely as it impacts regulatory capital at the global consolidated level.

² | Estimate considering the full liquidation value of available-for-sale ("AFS") and held-to-maturity ("HTM") securities, net of statutory tax (26%).

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At a glance



Results



**Core
Business
Activities**



Appendix



Business Activities Overview

Consumer

- In addition to branch-based deposits, CBB attracts customers nationwide through its digital banking platform, Openbank
- Market-leading full-spectrum auto lender



Auto Relationships

Preferred Lending



Pass-Through

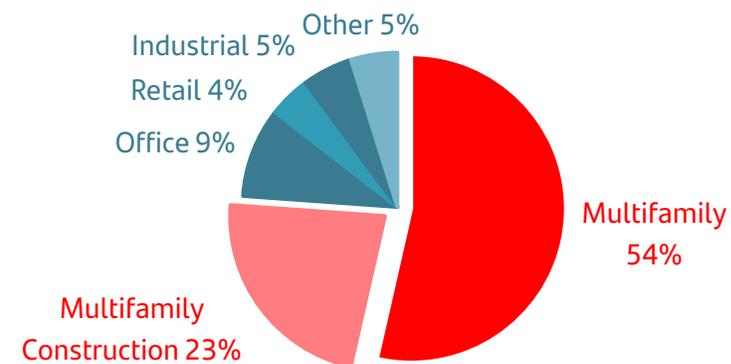


Strategic



Commercial

- CRE: Consists primarily of multifamily loans, and robust servicing fee income from FDIC joint venture^{1,2,3}
- C&I: Provides services to a range of commercial customers



Corporate & Investment Banking

Financing and banking services to corporations with institutional broker dealer, SanCap

Investment banking
US fixed-income market making



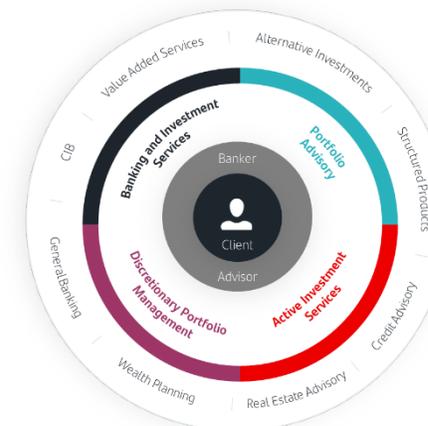
Equity research reports

Sales & trading
Structuring and advisory services

Wealth Management

BSI leads in international private banking

- Servicing LatAm UHNW and HNW individuals
- Four investment platforms
- Edge Act corporation
- Present in Miami, New York, Houston & San Diego



¹ | Multifamily Construction is reported within "CRE" in the Company's Form 10-K for the fiscal year ended December 31, 2025. Total Multifamily = \$9.60B and total other CRE = \$8.13B.

² | Excludes Commercial Vehicle Financing.

³ | Does not include the acquired 20% interest in a structured limited liability company (the "Structured LLC") for approximately \$1.1B. The Structured LLC was established by the FDIC to hold and service a \$9B portfolio primarily consisting of New York-based rent-controlled and rent-stabilized multifamily loans retained by the FDIC following a recent bank failure. SBNA classifies its 20 percent interest in the Structured LLC as an AFS debt security.

Consumer Activities | Auto & CBB

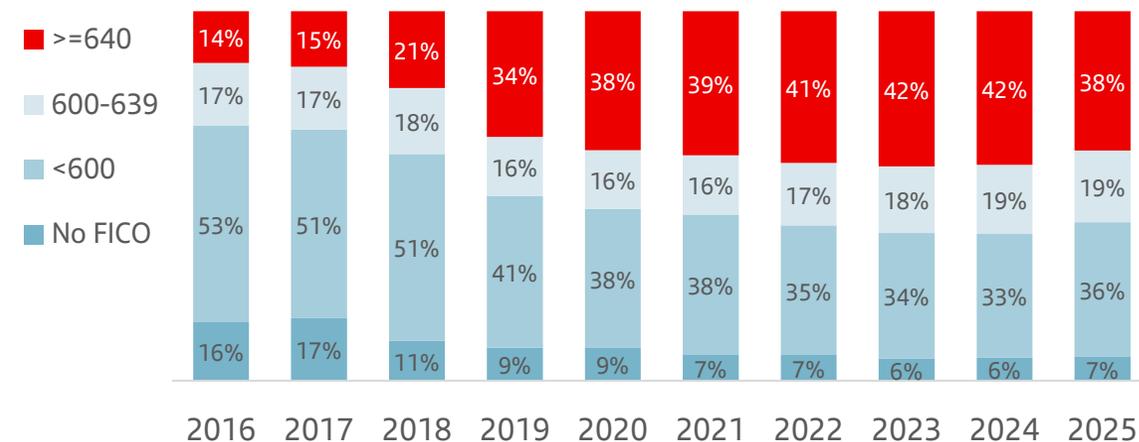
Income Statement Data

(\$M)	2024 ¹		2025		Total Consumer Activities YoY
	Auto	CBB	Auto	CBB	
Interest income	\$ 6,414	\$ 2,936	\$ 6,478	\$ 2,947	0.8%
Interest expense	2,765	1,467	2,692	1,471	(1.6%)
Fees and other income	72	139	136	274	94.3%
Lease income	2,179	-	1,631	-	(25.1%)
Credit loss expense/(benefit)	1,955	18	1,718	(19)	(13.9%)
Lease expense	1,708	-	1,312	-	(23.1%)
General, administrative and other expenses	1,345	1,422	1,192	1,559	(0.5%)
Income/(loss) before income taxes	892	168	1,331	210	45.4%
(\$B)	2024		2025		YoY
Total assets as of 12/31	\$ 60	\$ 10	\$ 56	\$ 8	(8.7%)

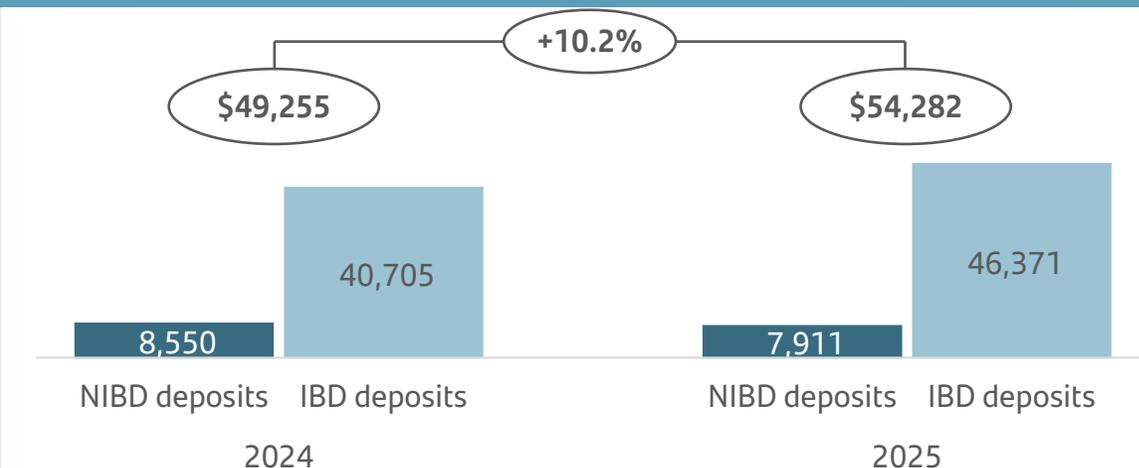
Loans & Deposits (\$B)

	2024 ¹		2025		YoY
Residential mortgages	\$ 4.4	\$ 4.0	\$ 4.0	\$ 4.0	(9.1%)
Home equity loans and lines of credit	2.1	1.9	1.9	1.9	(9.5%)
Auto loans	44.6	42.7	42.7	42.7	(4.3%)
Personal unsecured loans	1.7	0.5	0.5	0.5	(70.6)%
Total consumer loans ³	52.8	49.1	49.1	49.1	(7.0%)
Total consumer deposits	\$ 49.3	\$ 54.3	\$ 54.3	\$ 54.3	10.1%

Auto Distribution by FICO® Segment²



Total Consumer Deposits (\$M)



¹ | Prior period data has been recast.

² | Auto loans excludes commercial fleet and LHFS.

³ | Ending balance loans and leases held-for-investment ("HFI").

Commercial Activities | CRE, Multifamily, and C&I

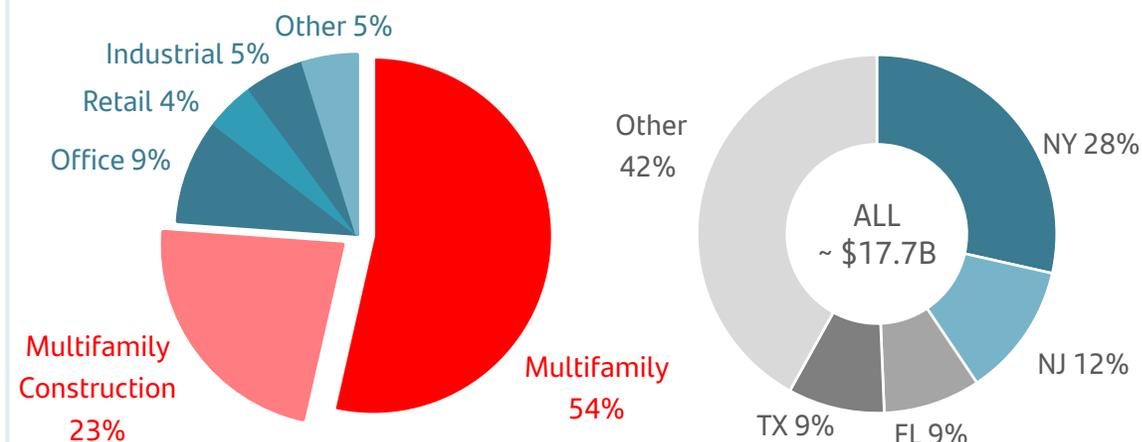
Income Statement Data

(\$M)	2024 ¹		2025		Total Commercial Activities YoY
	C&I	CRE	C&I	CRE	
Interest income	\$ 988	\$ 1,535	\$ 878	\$ 1,442	(8.0%)
Interest expense	633	1,035	538	957	(10.4%)
Fees and other income	66	76	69	78	3.5%
Credit loss expense/(benefit)	(66)	70	(20)	(14)	NM
General, administrative and other expenses	190	142	197	148	3.9%
Income/(loss) before income taxes	298	365	231	430	(0.3%)
(\$B)	2024		2025		YoY
Total assets as of 12/31	\$ 4	\$ 23	\$ 4	\$ 23	(2.3%)

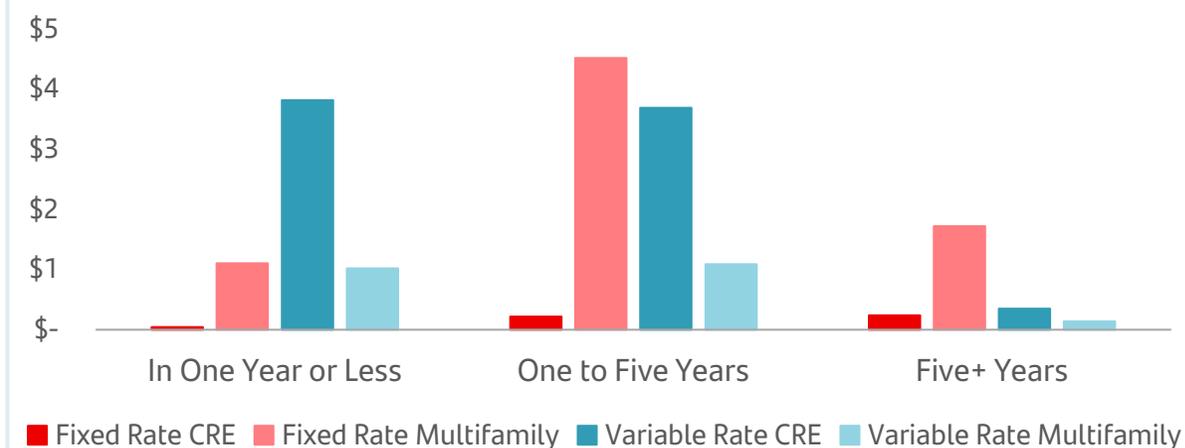
Loans and Deposits (\$B)

	2024 ¹		2025		YoY
CRE loans	\$ 8.6	\$ 8.1	\$ 8.1	\$ 8.1	(5.8%)
C&I loans	8.4	7.8	7.8	7.8	(7.1%)
Multifamily loans	9.8	9.6	9.6	9.6	(2.0%)
Other commercial	7.7	8.3	8.3	8.3	7.8%
Total commercial loans ²	34.5	33.8	33.8	33.8	(2.0%)
Total commercial deposits	\$ 13.8	\$ 14.3	\$ 14.3	\$ 14.3	3.6%

CRE Portfolio and Geographic Diversification



Portfolio by Maturity and Interest Rate Type (\$B)



CIB & Wealth Management

CIB Income Statement Data

(\$M)	2024 ¹	2025	YoY
Interest income	\$ 3,886	\$ 2,879	(25.9%)
Interest expense	3,767	2,611	(30.7%)
Fees and other income	662	723	9.2%
Credit loss expense/(benefit)	(38)	(6)	84.2%
Lease expense	1	1	-
General, administrative and other expenses	834	860	(3.2%)
Income/(loss) before income taxes	(16)	136	NM
(\$B)	2024	2025	YoY
Total assets as of 12/31	\$ 25	\$ 32	24.8%
Total deposits	3	3	(6.1%)

Wealth Income Statement Data

(\$M)	2024 ¹	2025	YoY
Interest income	\$ 369	\$ 338	(8.4%)
Interest expense	157	158	0.6%
Fees and other income	325	562	72.9%
General, administrative and other expenses	280	286	1.8%
Income/(loss) before income taxes	257	456	77.4%
Asset and wealth management fees	289	321	11.1%
(\$B)	2024	2025	YoY
Total assets as of 12/31	\$ 8	\$ 9	19.0%
Total deposits	5	6	9.1%

¹ | Prior period data has been recast.

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At a glance



Results



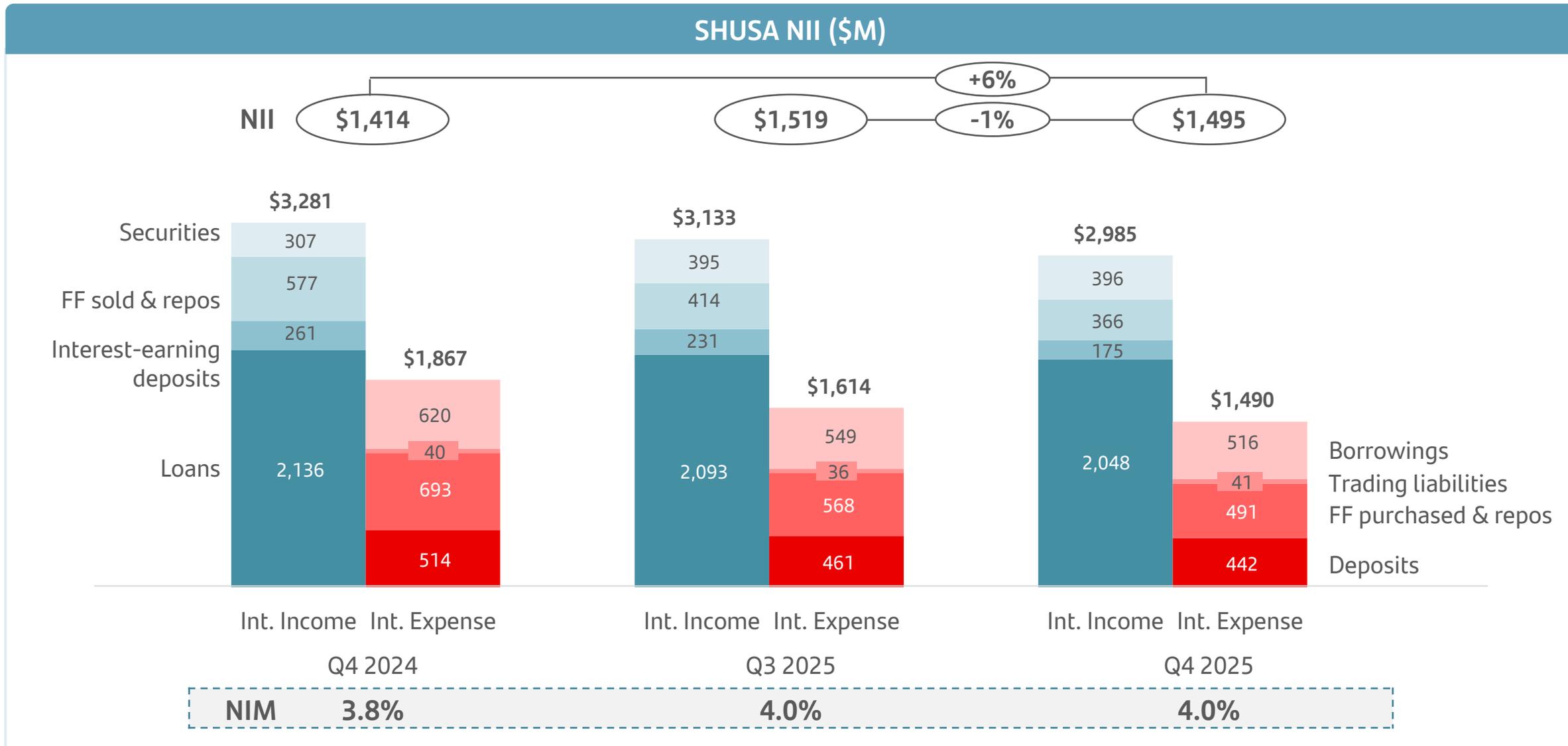
Core
Business
Activities



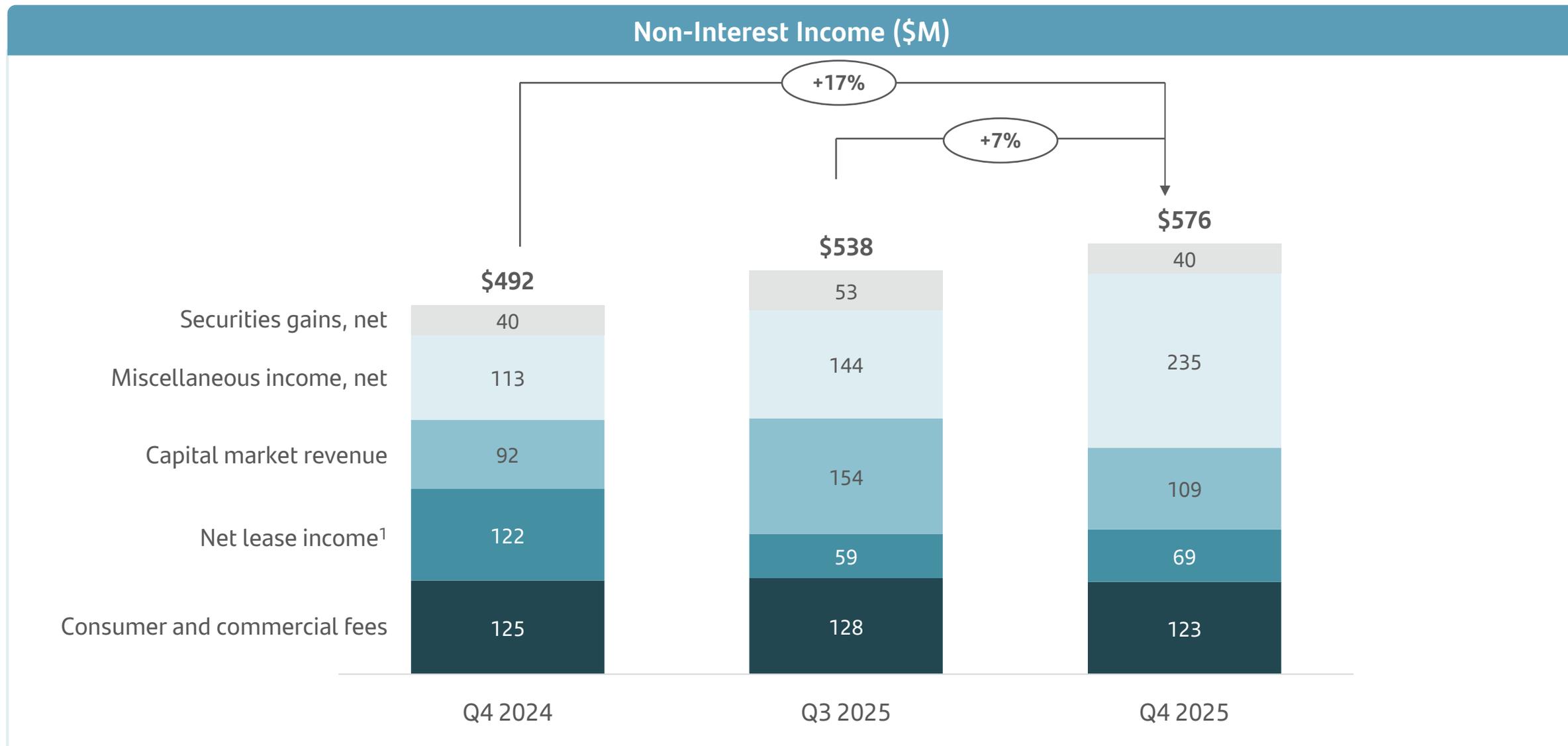
Appendix



Quarterly | Net Interest Income & Net Interest Margin

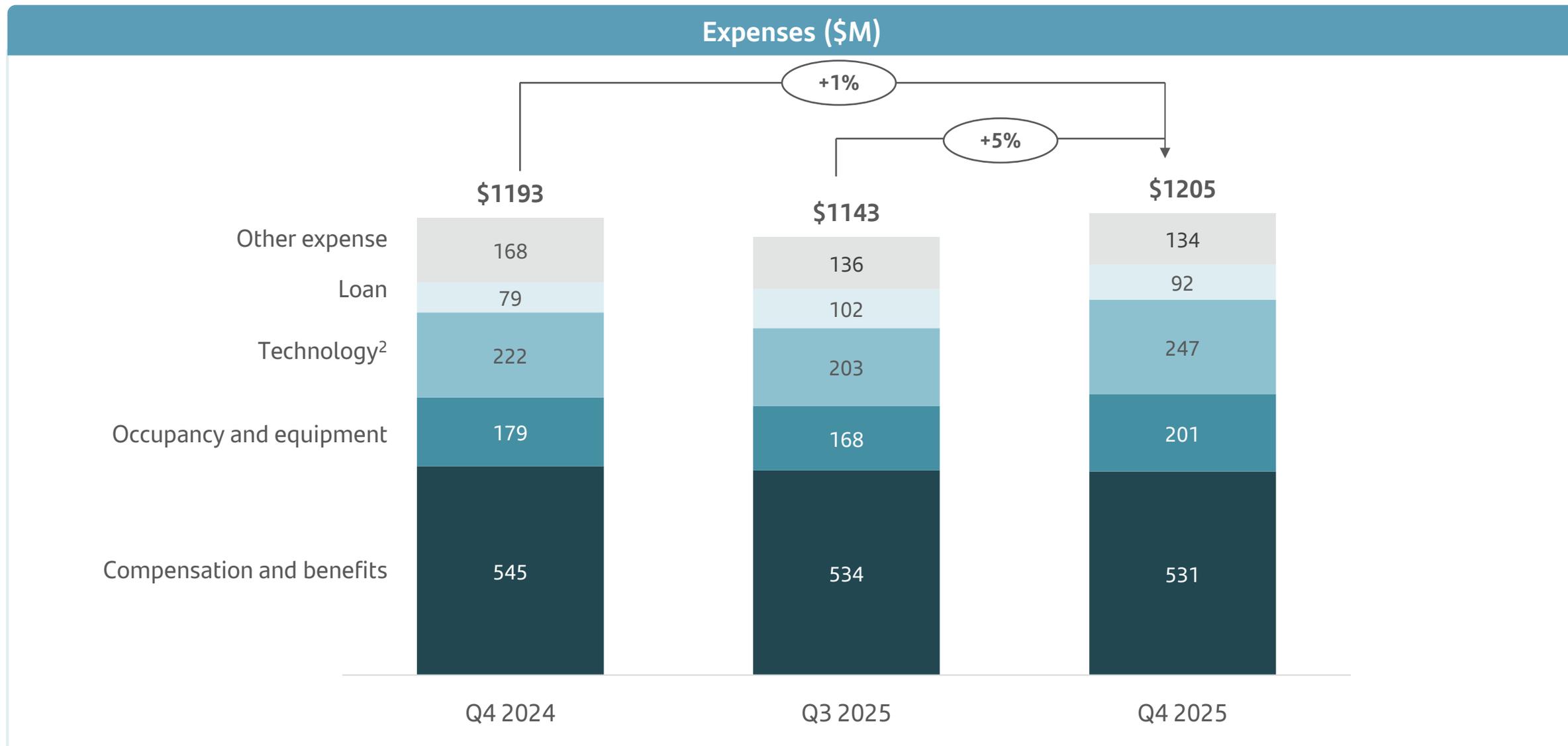


Quarterly | Non-Interest Income



¹ | Includes lease income net of lease expense. Please refer to slide 34 for a detailed reconciliation of all non-GAAP measures.

Quarterly | General, Administrative, & Other Expenses¹

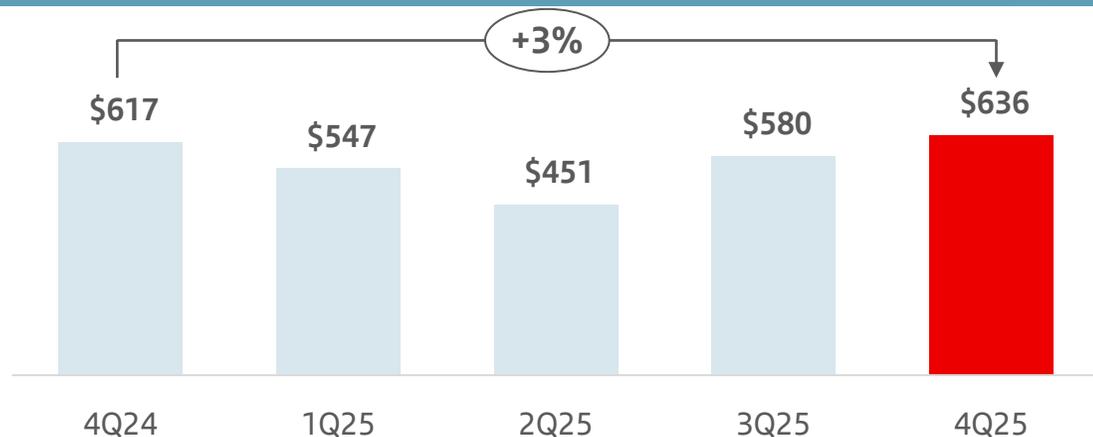


Credit Loss Expense

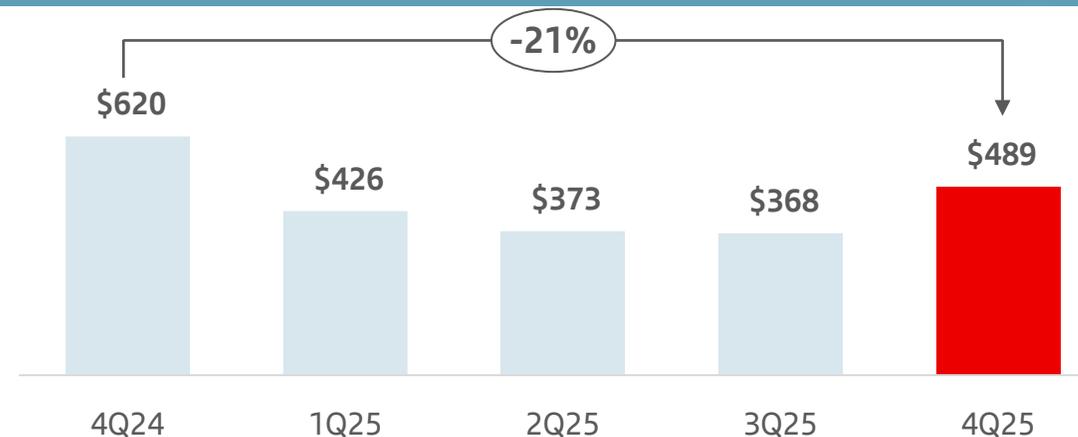
Total Allowance for Credit Loss ("ACL") (\$M)

	Q4 2024	Q3 2025	Q4 2025
ALLL, BOP	\$ 6,561	\$ 6,357	\$ 6,148
Credit loss expense	618	371	487
Net charge-offs	(617)	(580)	(636)
ALLL, EOP	6,562	6,148	5,999
Reserve for unfunded lending commitments, BOP	46	54	51
Credit loss (benefit) unfunded lending commitments, EOP	2	(3)	2
Reserve for unfunded lending commitments, EOP	48	51	53
Total ACL, EOP	\$ 6,610	\$ 6,199	\$ 6,052

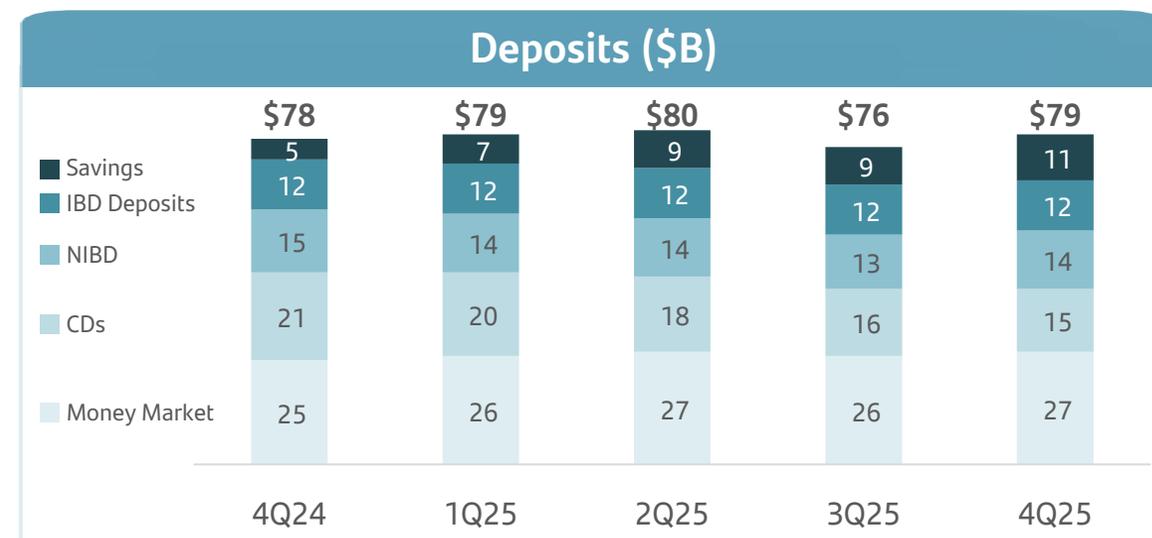
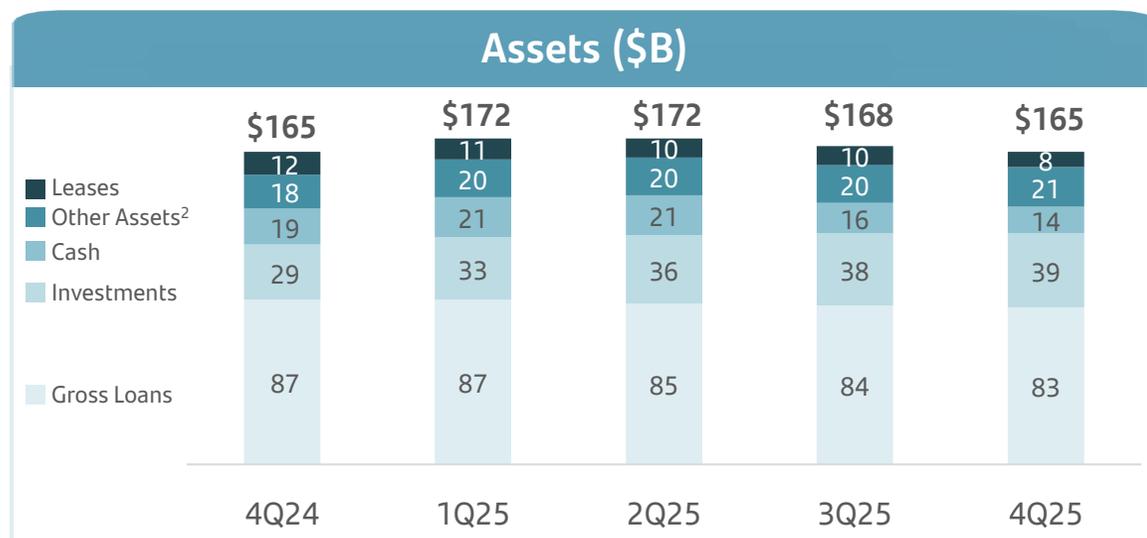
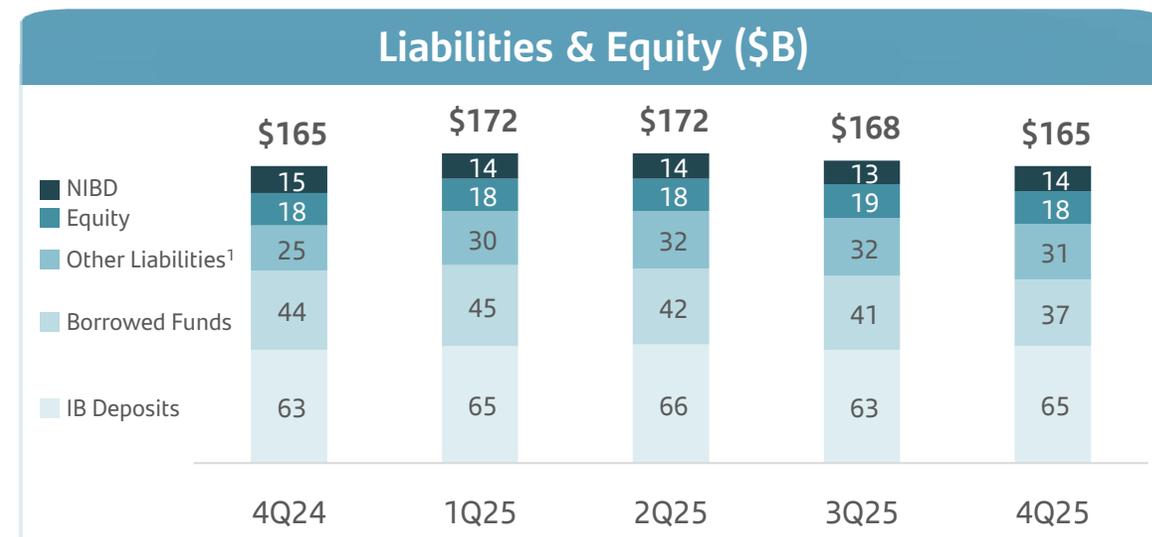
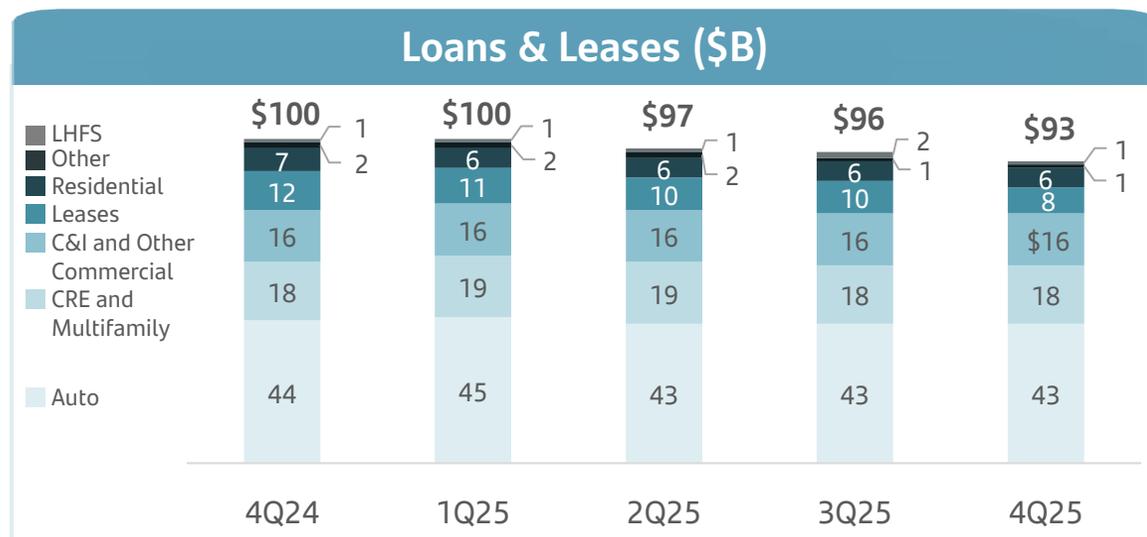
Net Charge-offs (\$M)



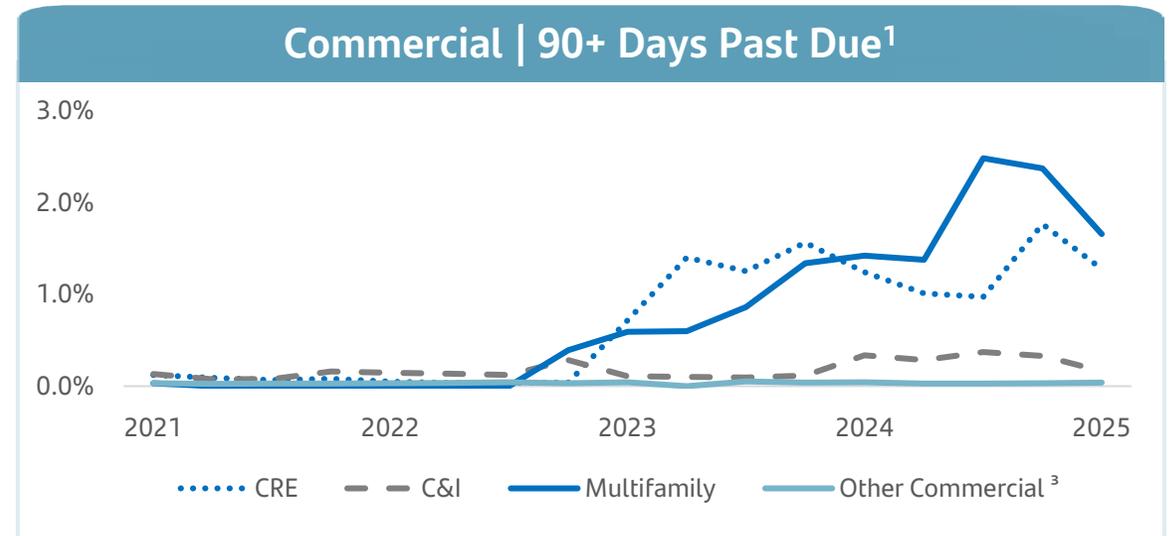
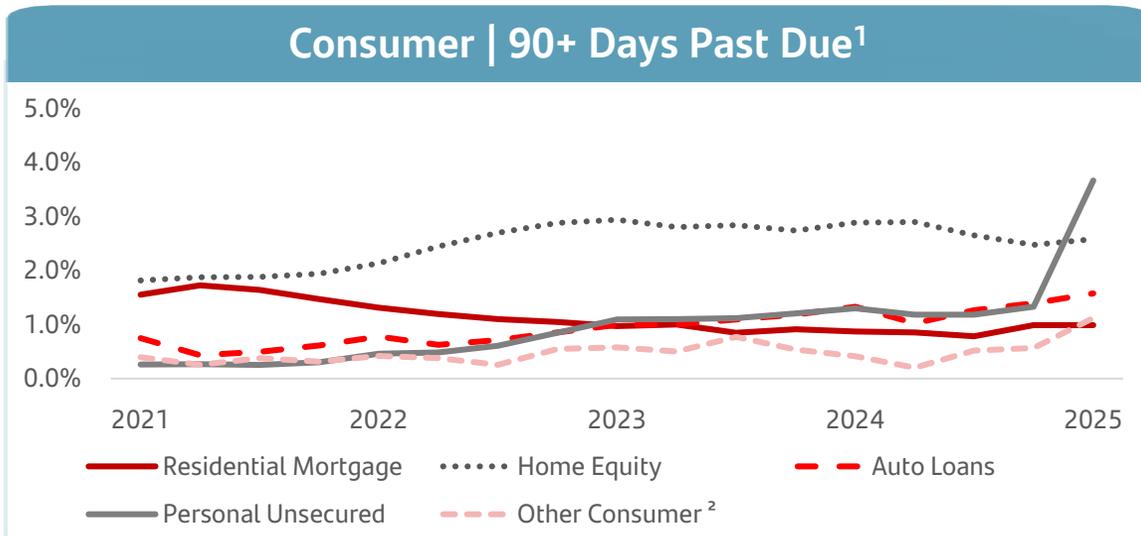
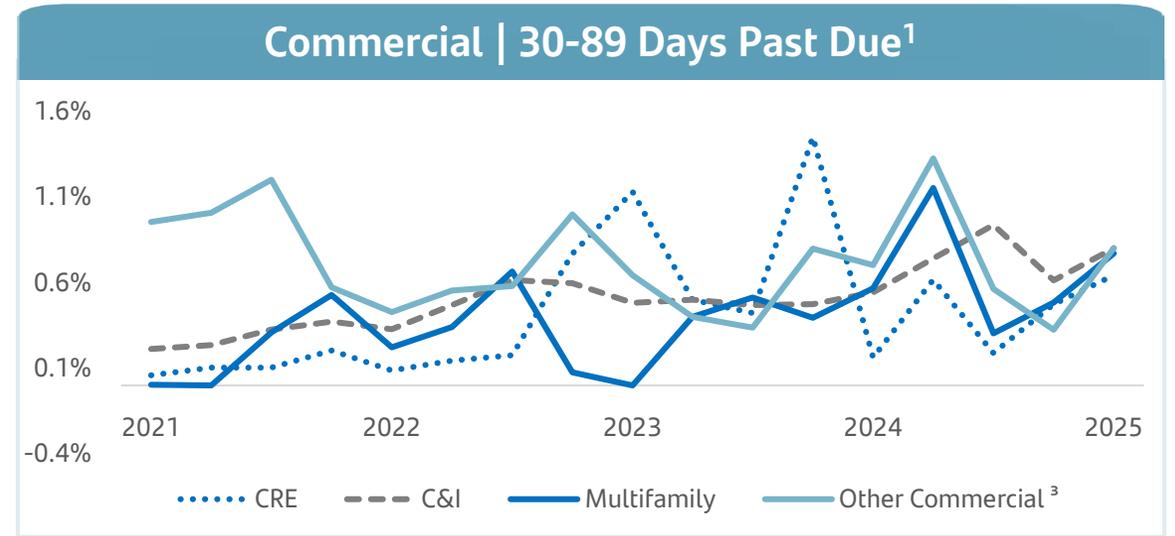
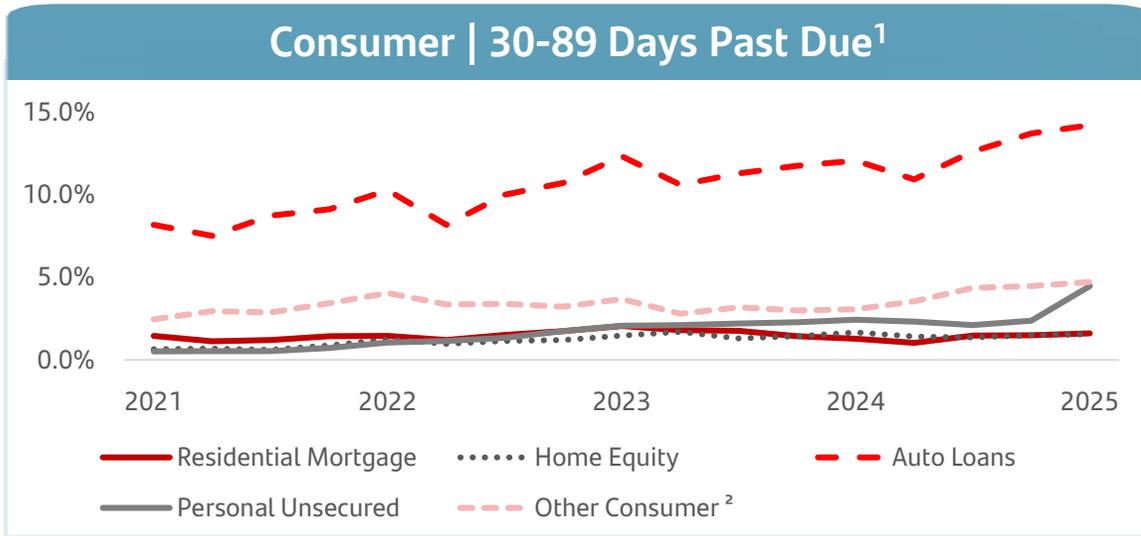
Credit Loss / (Benefit) Expense¹ (\$M)



Balance Sheet Trends | Assets & Liabilities



Loan Delinquency by Portfolio Class



¹ | Based on a percentage of financing receivables for their respective loan businesses.

² | Other consumer (\$18.3M in Q4 2025) primarily includes recreational vehicle and marine loans.

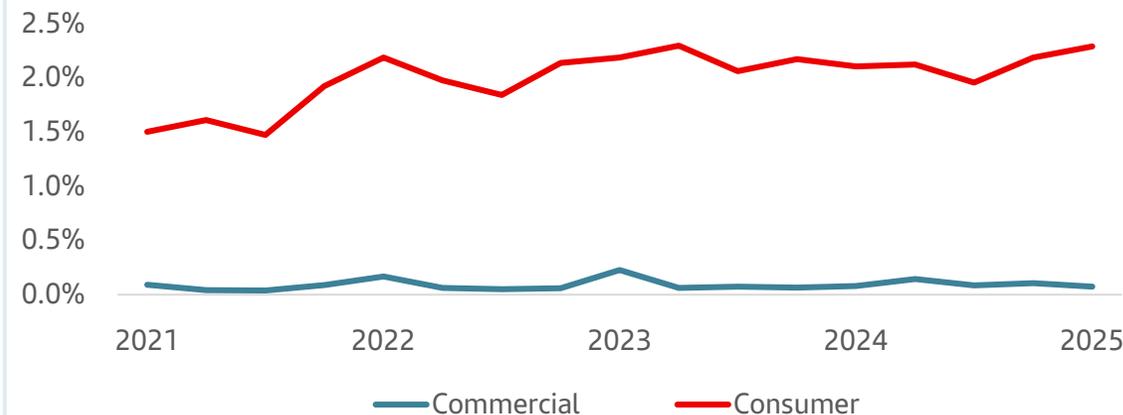
³ | Other commercial (\$8.2B in Q4 2025) includes commercial equipment vehicle financing leveraged leases and loans.

Charge-offs and Recoveries by Portfolio Segment

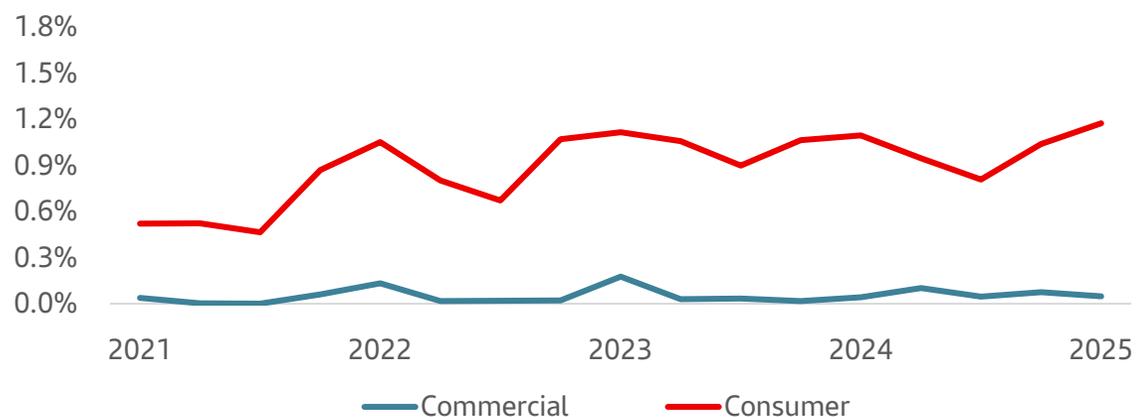
2025 Recap

- Consumer NCOs were slightly lower YoY, primarily driven by resilient consumer behavior and recovery tailwinds from a favorable used vehicle market.

Charge-offs^{1,2}



Net charge-offs¹



Recoveries³



Rating Agencies

- In May 2025, Fitch affirmed SHUSA's senior unsecured debt ratings at 'A-' rating
- S&P and Moody's affirmed SHUSA's senior unsecured debt ratings in July 2025 and February 2026, respectively
- In October 2025, Moody's upgraded Santander's¹ senior preferred debt rating from A2 to A1
- Outlook remains "stable" for all ratings and entities

		SR. DEBT RATINGS BY SANTANDER ENTITY	
 Stable outlook (May 19, 2025)		Santander ¹	A+/A
		SHUSA	A-
		SBNA	A-
 Stable outlook (February 6, 2026)		Santander ¹	A1/Baa1
		SHUSA	Baa2
		SBNA ²	Baa1
 Stable outlook (July 23, 2025)		Santander ¹	A+/A-
		SHUSA	BBB+
		SBNA	A-

¹ | Senior preferred debt / senior non-preferred debt for Banco Santander, S.A.

² | SBNA long-term issuer rating.

SHUSA | Quarterly Trended Statement Of Operations

(\$M)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Interest income	\$ 3,281	\$ 3,137	\$ 3,182	\$ 3,133	\$ 2,985
Interest expense	(1,867)	(1,679)	(1,701)	(1,614)	(1,490)
Net interest income	1,414	1,458	1,481	1,519	1,495
Fees & other income	826	838	849	821	818
Other non-interest income	40	40	22	53	40
Net revenue	2,280	2,336	2,352	2,393	2,353
General, administrative, and other expenses	(1,567)	(1,527)	(1,444)	(1,479)	(1,487)
Credit losses expense/(benefit)	(620)	(426)	(373)	(368)	(489)
Income before taxes	93	383	535	546	377
Income tax (expense)/benefit	33	(17)	(37)	(90)	(52)
Net income / (loss)	126	366	498	456	325
NIM	3.8%	3.9%	3.9%	4.0%	3.9%

SHUSA | Annual Trended Statement Of Operations

(\$M)	2023	2024	2025
Interest income	\$ 12,355	\$ 13,466	\$ 12,437
Interest expense	(6,480)	(7,889)	(6,484)
Net interest income	5,875	5,577	5,953
Fees & other income	3,320	3,380	3,326
Other non-interest income	145	224	155
Net revenue	9,340	9,181	9,434
General, administrative, and other expenses	(6,327)	(6,274)	(5,936)
Credit losses expense/(benefit)	(2,226)	(1,937)	(1,656)
Income before taxes	787	970	1,842
Income tax (expense)/benefit	146	107	(196)
Net income / (loss)	933	1,077	1,646
NIM	4.0%	3.8%	3.9%

SHUSA | Non-GAAP Reconciliations – Income Statement Metrics

(\$M)	2023	2024	2025
SHUSA Revenue			
Net interest income ¹	\$ 5,875	\$ 5,578	\$ 5,953
Total non-interest income ¹	3,465	3,605	3,481
Lease expense ¹	(1,925)	(1,708)	(1,313)
Total revenue ²	7,415	7,474	8,121
SHUSA Non-Interest Income			
Total non-interest income ¹	\$ 3,465	\$ 3,605	\$ 3,481
Lease expense ¹	(1,925)	(1,708)	(1,313)
Non-interest income ²	1,540	1,896	2,168
Net Lease Income			
Lease income ¹	\$ 2,463	\$ 2,179	\$ 1,631
Lease expense ¹	(1,925)	(1,708)	(1,313)
Net lease income ²	538	470	318
SHUSA G&A and Other			
Total general, administrative & other expenses ¹	\$ 6,327	\$ 6,274	\$ 5,936
Lease expense ¹	(1,925)	(1,708)	(1,313)
General, administrative & other (excl. lease) ²	4,402	4,566	4,623

¹ | Represents US GAAP measure.

² | Represents non-US GAAP measure.

SHUSA | Quarterly Non-GAAP Reconciliations – Income Statement Metrics

(\$M)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
SHUSA Revenue					
Net interest income ¹	\$ 1,414	\$ 1,458	\$ 1,481	\$ 1,519	\$ 1,495
Total non-interest income ¹	866	878	871	874	858
Lease expense ¹	(374)	(355)	(340)	(336)	(282)
Total revenue ²	1,906	1,981	2,012	2,057	2,071
SHUSA Non-Interest Income					
Total non-interest income ¹	\$ 866	\$ 878	\$ 871	\$ 874	\$ 858
Lease expense ¹	(374)	(355)	(340)	(336)	(282)
Non-interest income ²	492	523	531	538	576
Net Lease Income					
Lease income ¹	\$ 496	\$ 466	\$ 419	\$ 395	\$ 351
Lease expense ¹	(374)	(355)	(340)	(336)	(282)
Net lease income ²	122	111	79	59	69
SHUSA G&A and Other					
Total general, administrative & other expenses ¹	\$ 1,566	\$ 1,527	\$ 1,444	\$ 1,479	\$ 1,487
Lease expense ¹	(374)	(355)	(340)	(336)	(282)
General, administrative & other (excl. lease) ²	1,193	1,172	1,104	1,143	1,205

¹ | Represents US GAAP measure.

² | Represents non-US GAAP measure.

SHUSA | Non-GAAP Reconciliations – Capital Metrics

(\$M)	2024	2025
CET1 to risk-weighted assets		
CET1 capital	\$ 13,724	\$ 13,500
Risk-weighted assets	108,006	107,408
<i>Ratio</i>	12.7%	12.6%
Tier 1 leverage		
Tier 1 capital	\$ 15,839	\$ 15,500
Avg total assets, leverage capital purposes	170,835	168,713
<i>Ratio</i>	9.3%	9.2%
Tier 1 risk-based		
Tier 1 capital	\$ 15,839	\$ 15,500
Risk-weighted assets	108,006	107,408
<i>Ratio</i>	14.7%	14.4%
Total risk-based		
Risk-based capital	\$ 18,177	\$ 17,776
Risk-weighted assets	108,006	107,408
<i>Ratio</i>	16.8%	16.5%

Thank You.

Our purpose is to help people and businesses prosper.

Our culture is based on believing that everything we do should be:

Simple Personal Fair.

