

A world map is visible in the background, rendered in a dark red color against a lighter red grid. The map shows the continents of North America, South America, Europe, Africa, Asia, and Australia.

The European Financial Crisis & the Impact on the US

MCTA Course 810

June 12, 2012

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Sovereign Bank
Global Banking & Markets



STRENGTHS OF SANTANDER

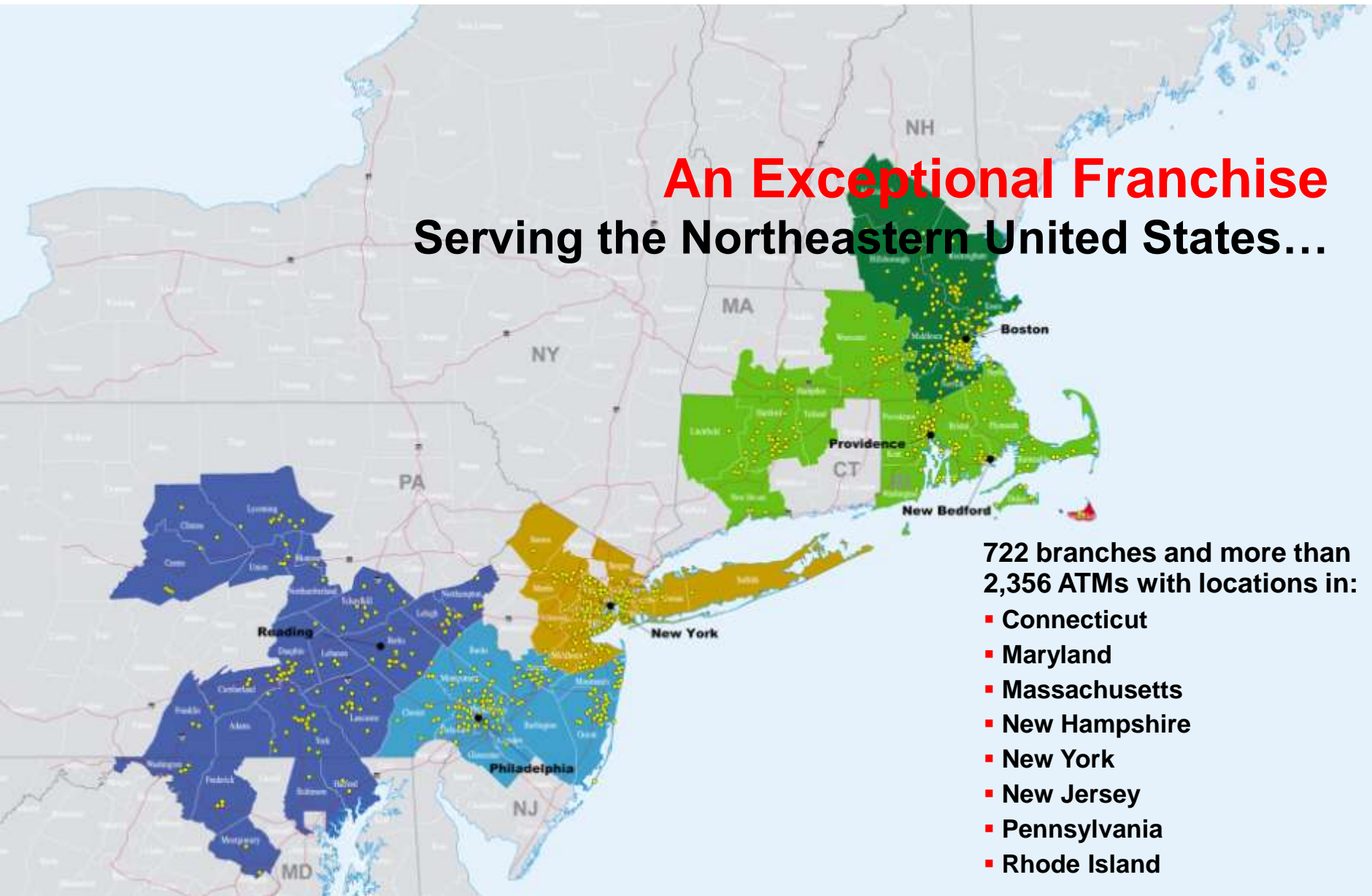
- **Headquartered in Madrid, Spain**
- **\$1.359 trillion in customer funds***
- **95 million customers**
- **14,082 branches** – more than any other international bank and more than **40,000 ATMs**
- **3.2 million shareholders**
- **178,869 employees**

* Total customer funds managed by Santander increased 10% to EUR 985,269 million at the close of 2010. With a Euro to US Dollar exchange rate of \$1.3797 this amount equals \$1,359,375,639.30 (\$1.359 trillion)

Sovereign

 Santander

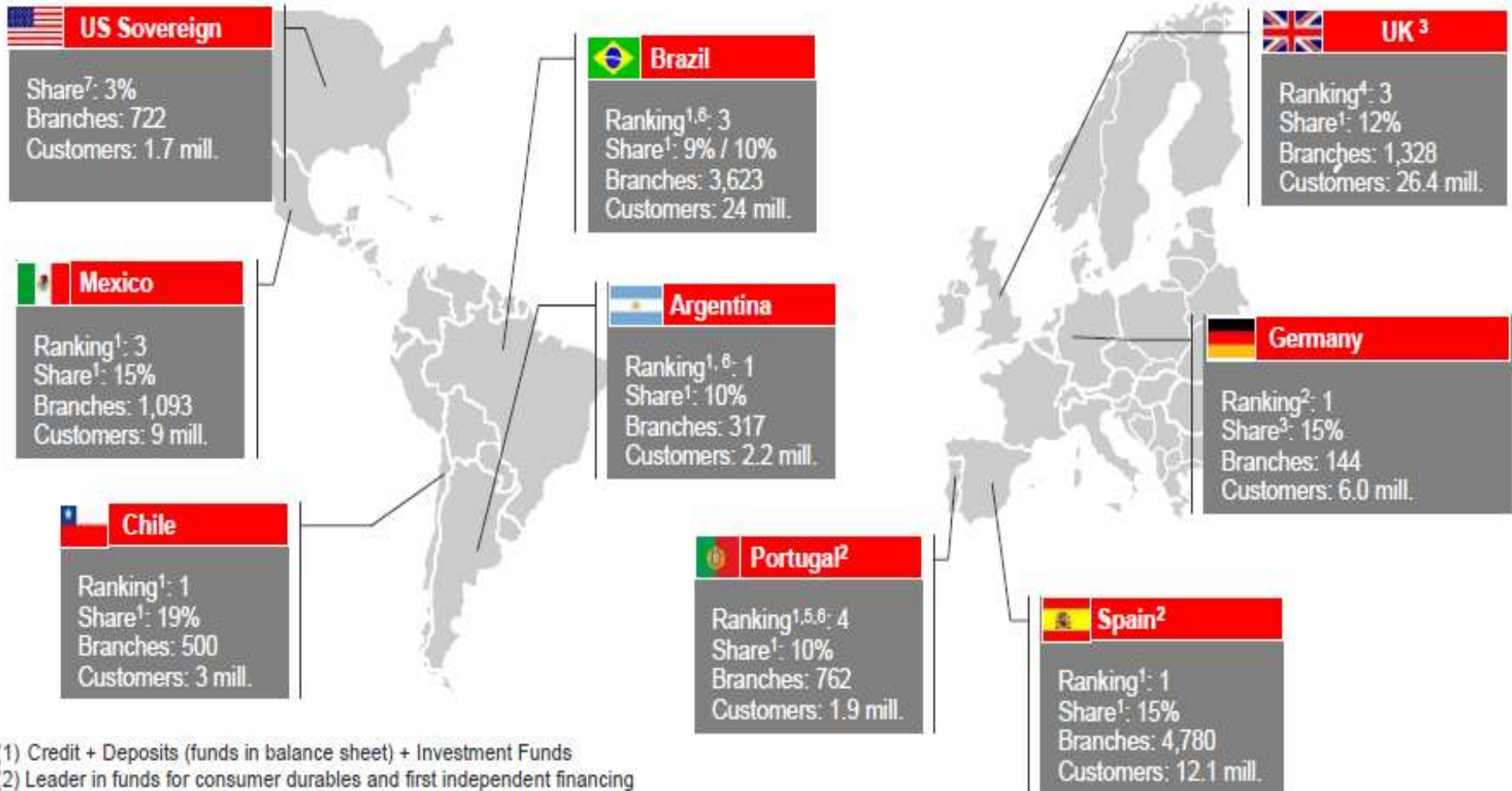
An Exceptional Franchise Serving the Northeastern United States...



722 branches and more than
2,356 ATMs with locations in:

- Connecticut
- Maryland
- Massachusetts
- New Hampshire
- New York
- New Jersey
- Pennsylvania
- Rhode Island

Substantial Market Share in Ten Countries - Diversification



- (1) Credit + Deposits (funds in balance sheet) + Investment Funds
- (2) Leader in funds for consumer durables and first independent financing
- (3) Estimated share in vehicle financing
- (4) Ranking for deposits
- (5) 3rd largest private bank in Portugal, 1st for profit
- (6) Excluding public entities
- (7) In its influence area

European Crisis

Stereotyping in Europe

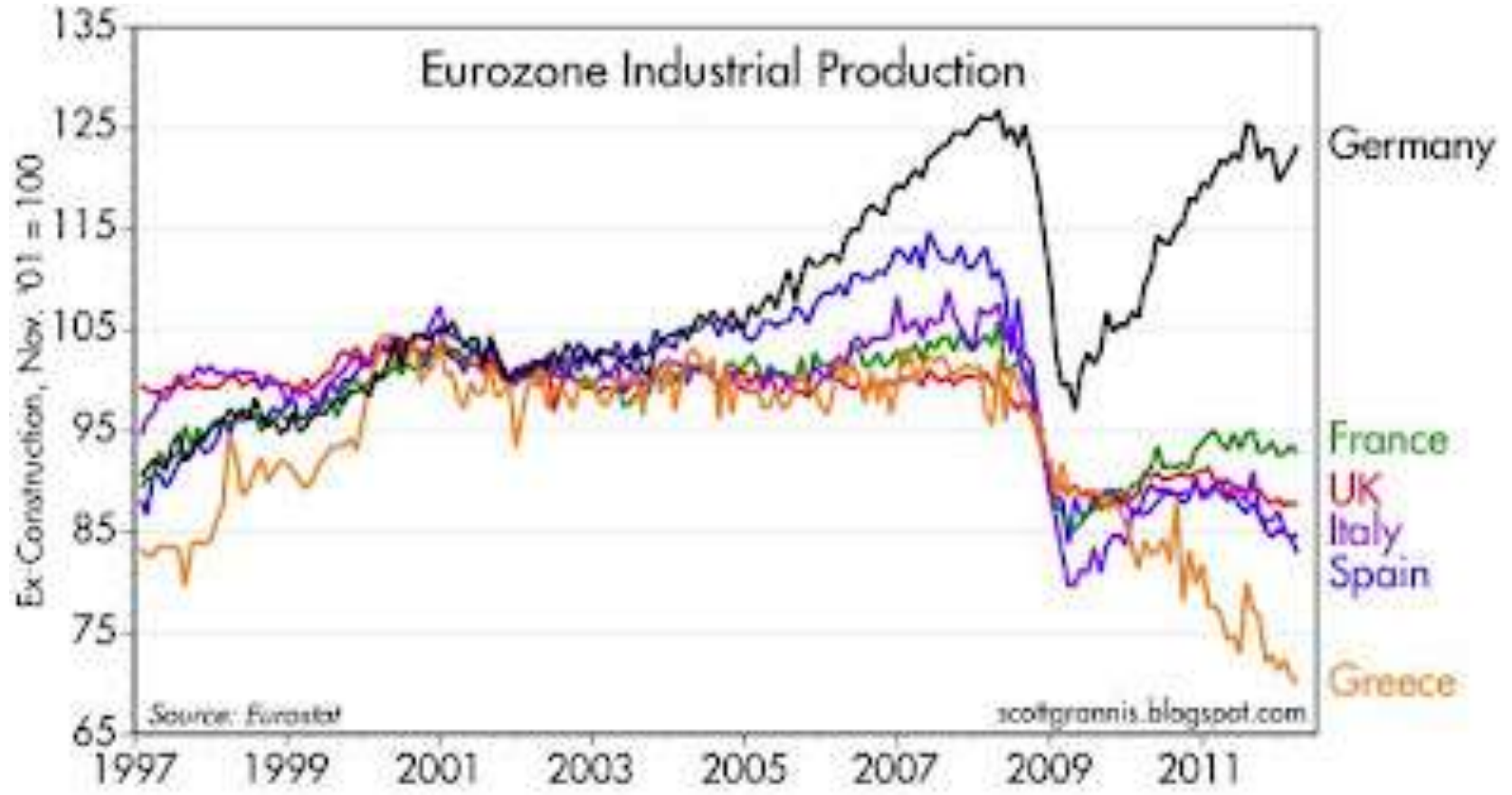
Who Works Hardest, Who's Corrupt

EU nation most offered as top choice as...

<i>Views in:</i>	Most Hardworking	Least Hardworking	Most Corrupt	Least Corrupt
Britain	<i>Germany</i>	<i>Greece</i>	<i>Italy</i>	<i>Germany</i>
France	<i>Germany</i>	<i>Italy</i>	<i>Italy</i>	<i>Germany</i>
Germany	<i>Germany</i>	<i>Greece</i>	<i>Italy</i>	<i>Germany</i>
Spain	<i>Germany</i>	<i>Greece</i>	<i>Spain/Italy</i>	<i>Germany</i>
Italy	<i>Germany</i>	<i>Romania</i>	<i>Italy</i>	<i>Germany</i>
Greece	<i>Greece</i>	<i>Italy</i>	<i>Greece</i>	<i>Germany</i>
Poland	<i>Germany</i>	<i>Greece</i>	<i>Poland</i>	<i>Germany</i>
Czech Rep.	<i>Germany</i>	<i>Greece</i>	<i>Czech Rep.</i>	<i>Germany</i>

PEW RESEARCH CENTER Q50aCOMBO, Q50bCOMBO, Q51aCOMBO, Q51bCOMBO.

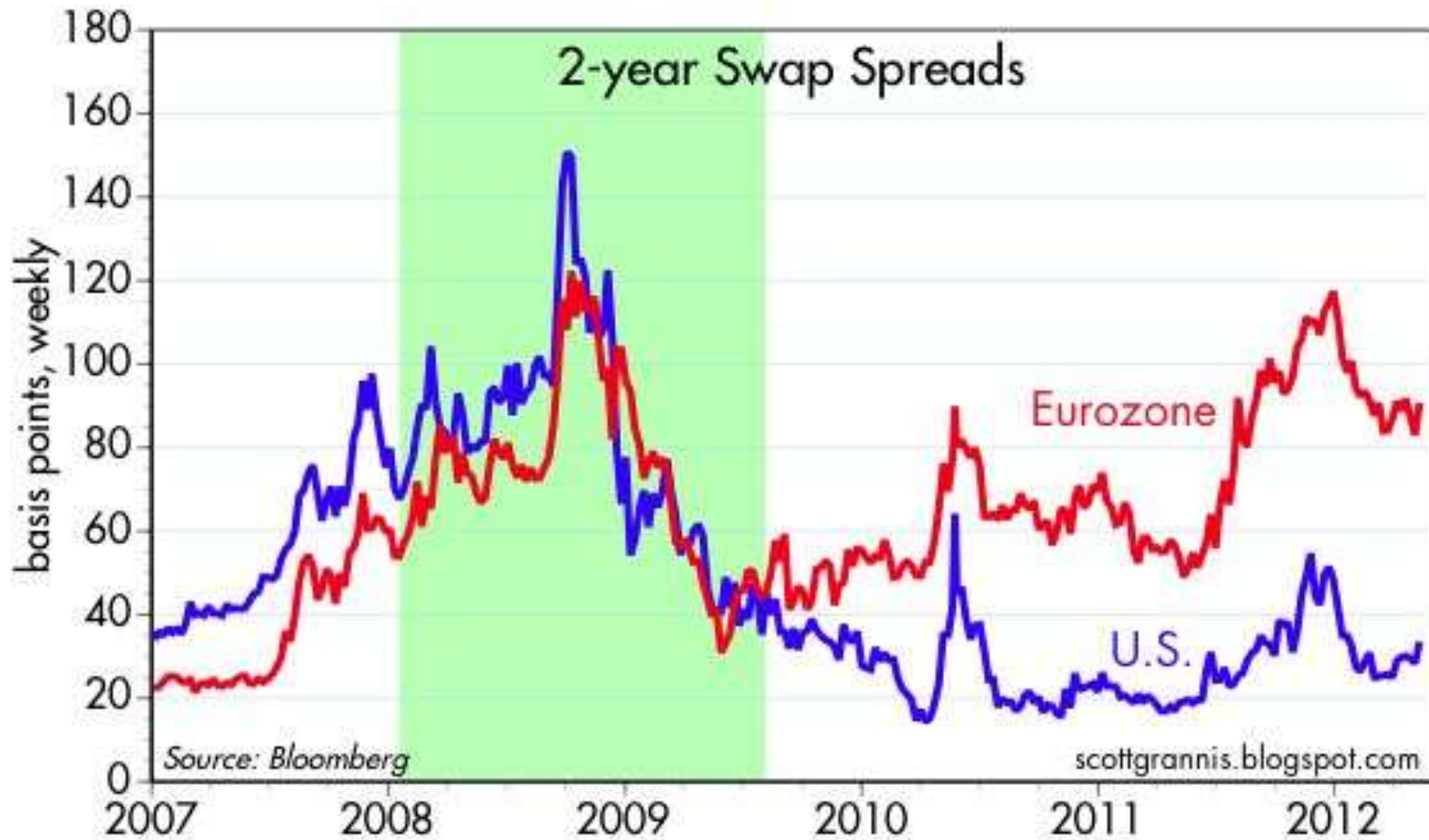
European Crisis



European Crisis



European Crisis



European Crisis



European Crisis



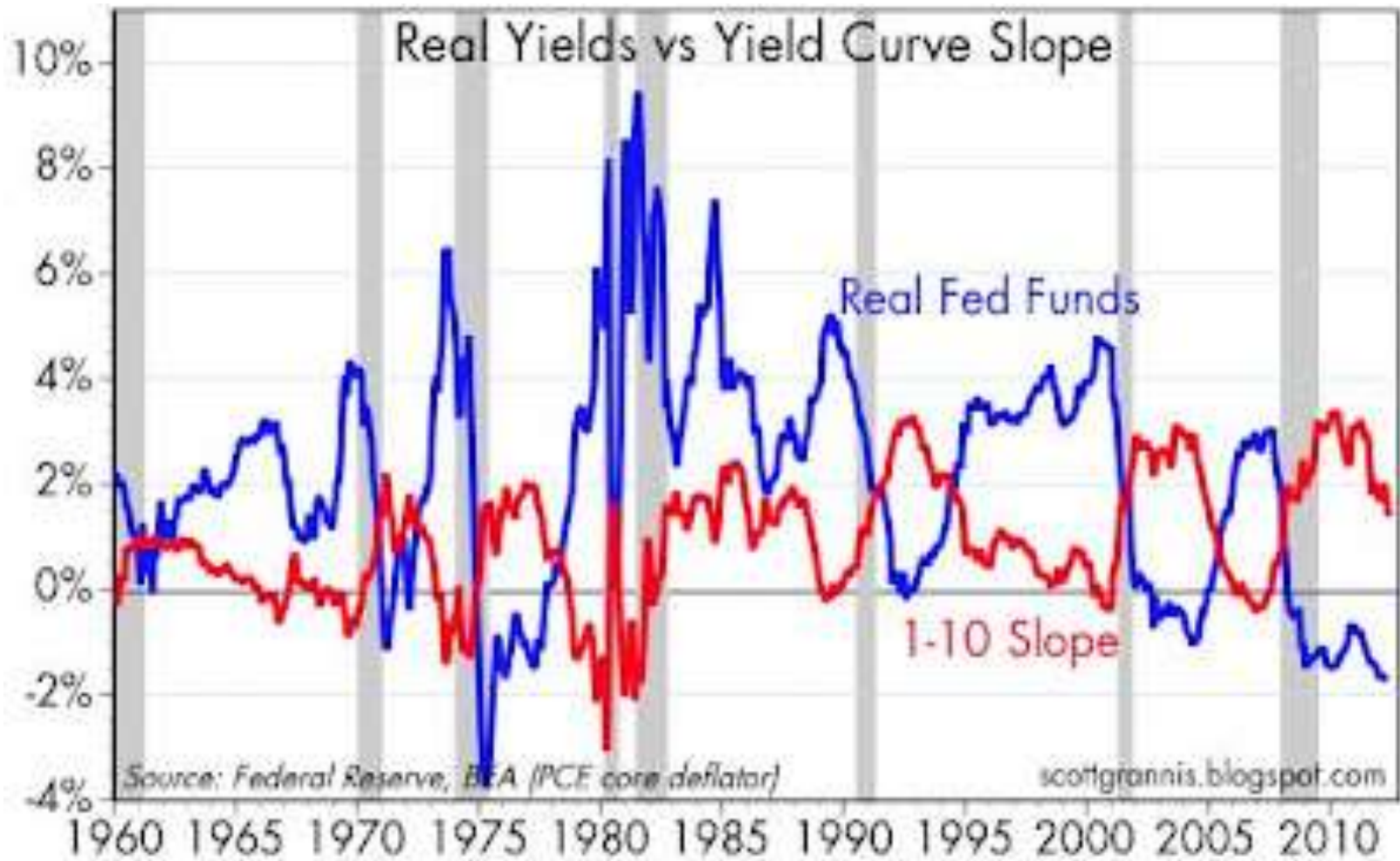
European Crisis



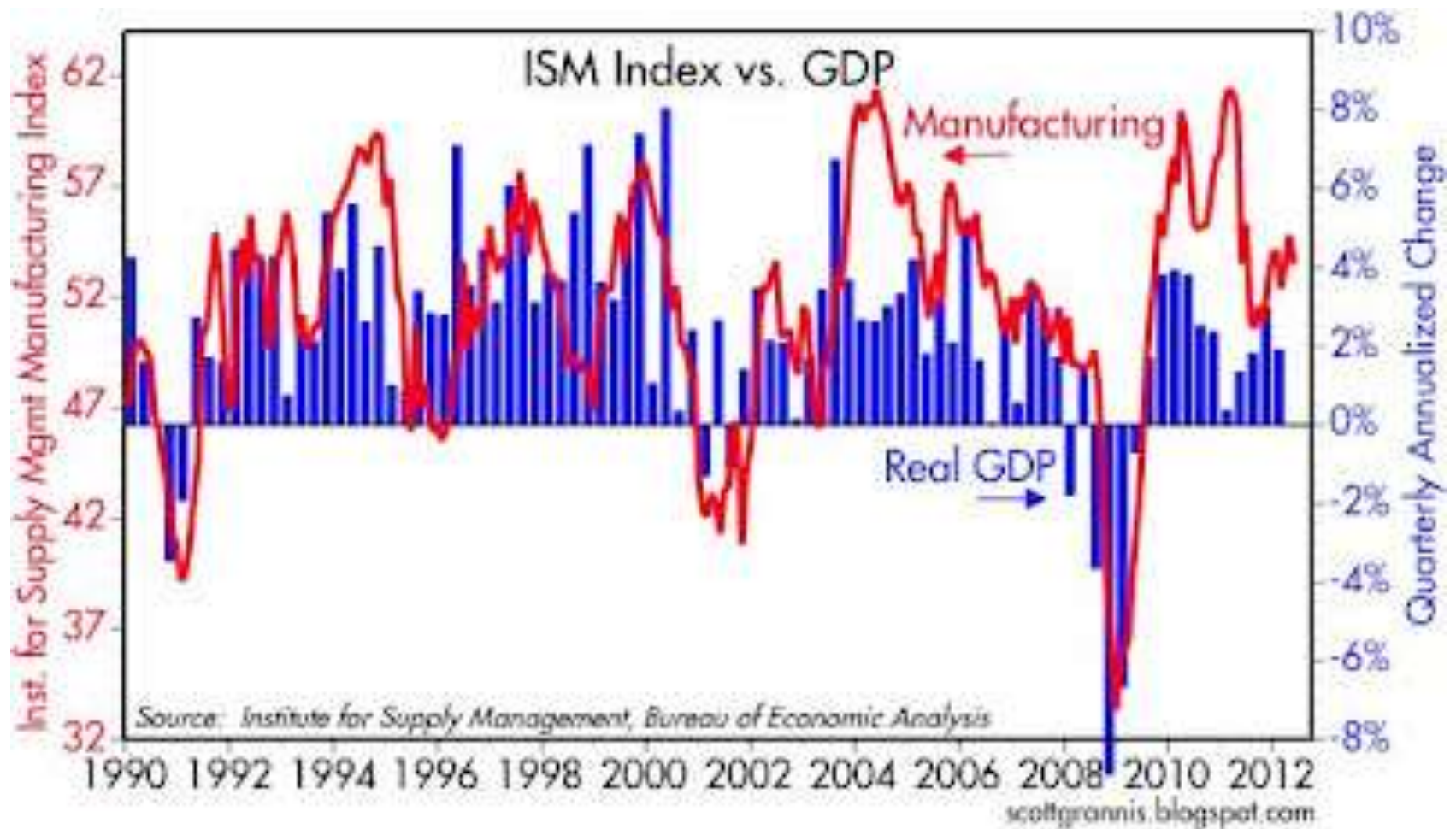
European Crisis



European Crisis



European Crisis



European Crisis

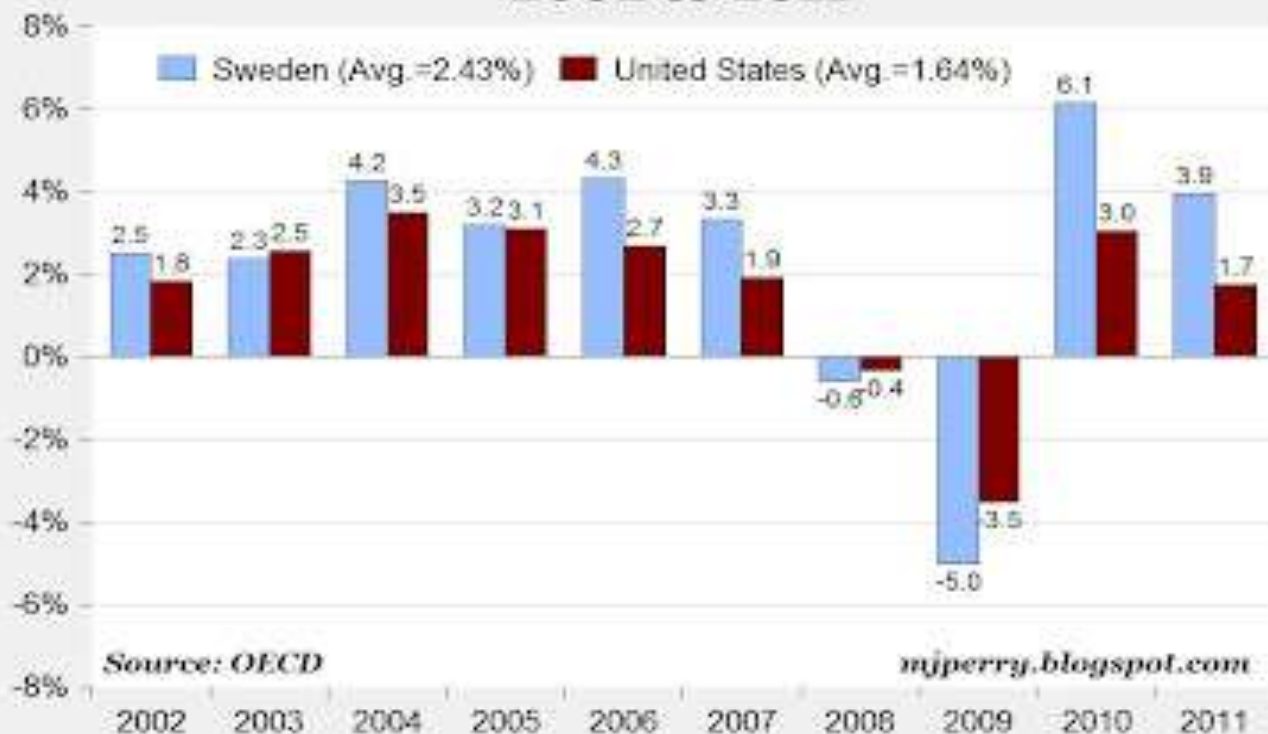


European Crisis

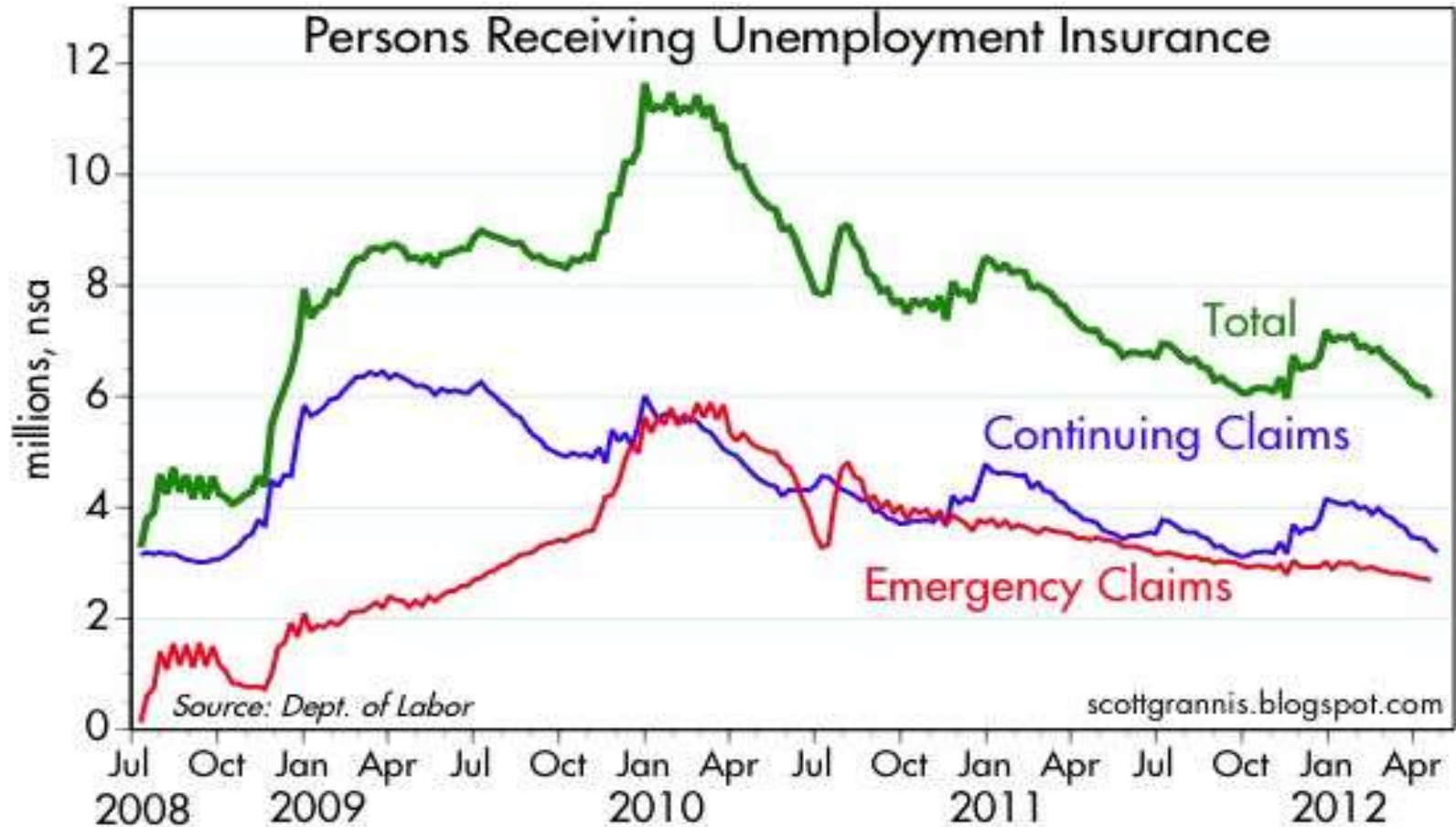


European Non-Crisis

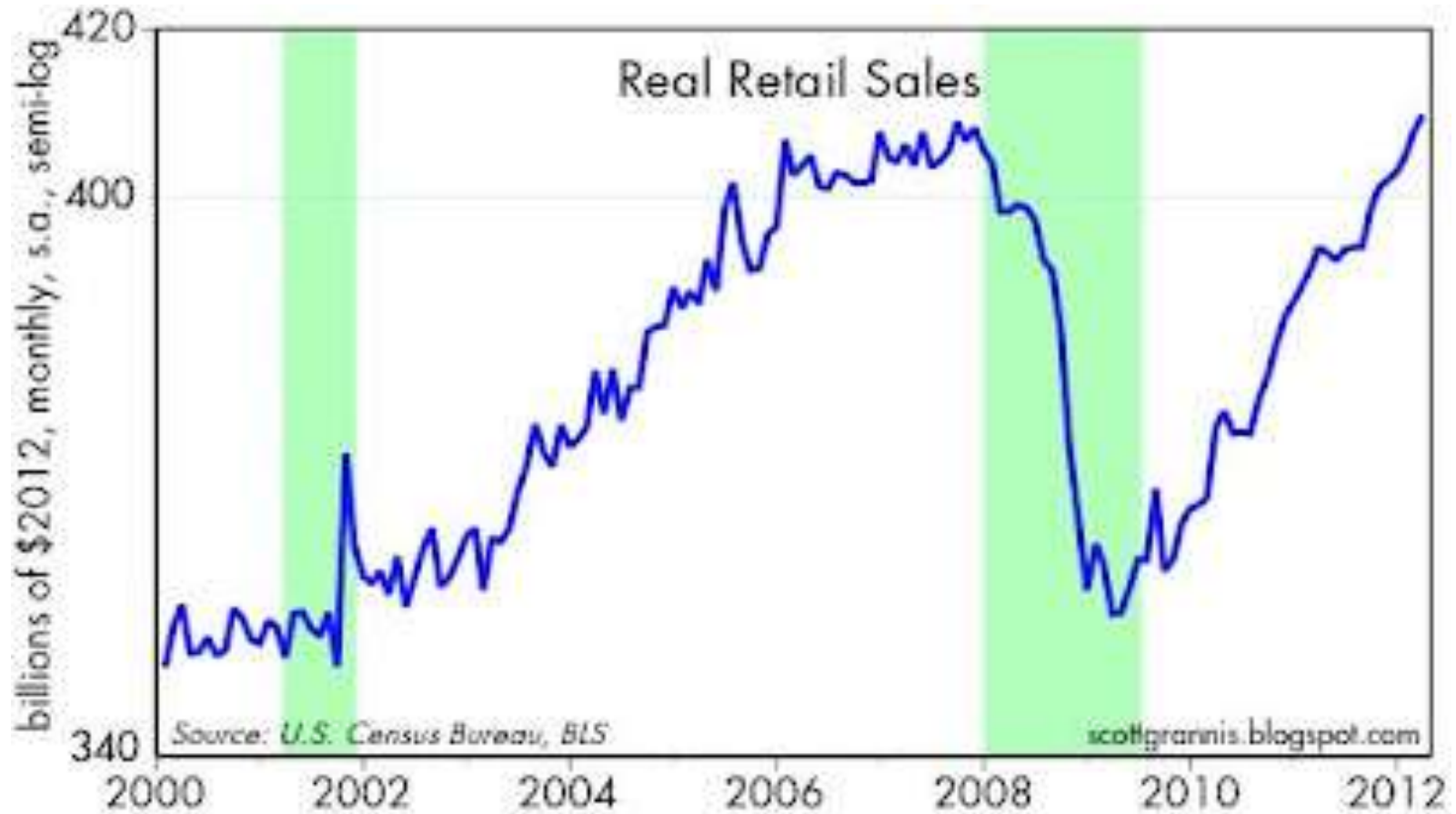
GDP Growth Rates: Sweden vs. U.S.A. Constant U.S. Dollars, Constant PPPs 2002 to 2011



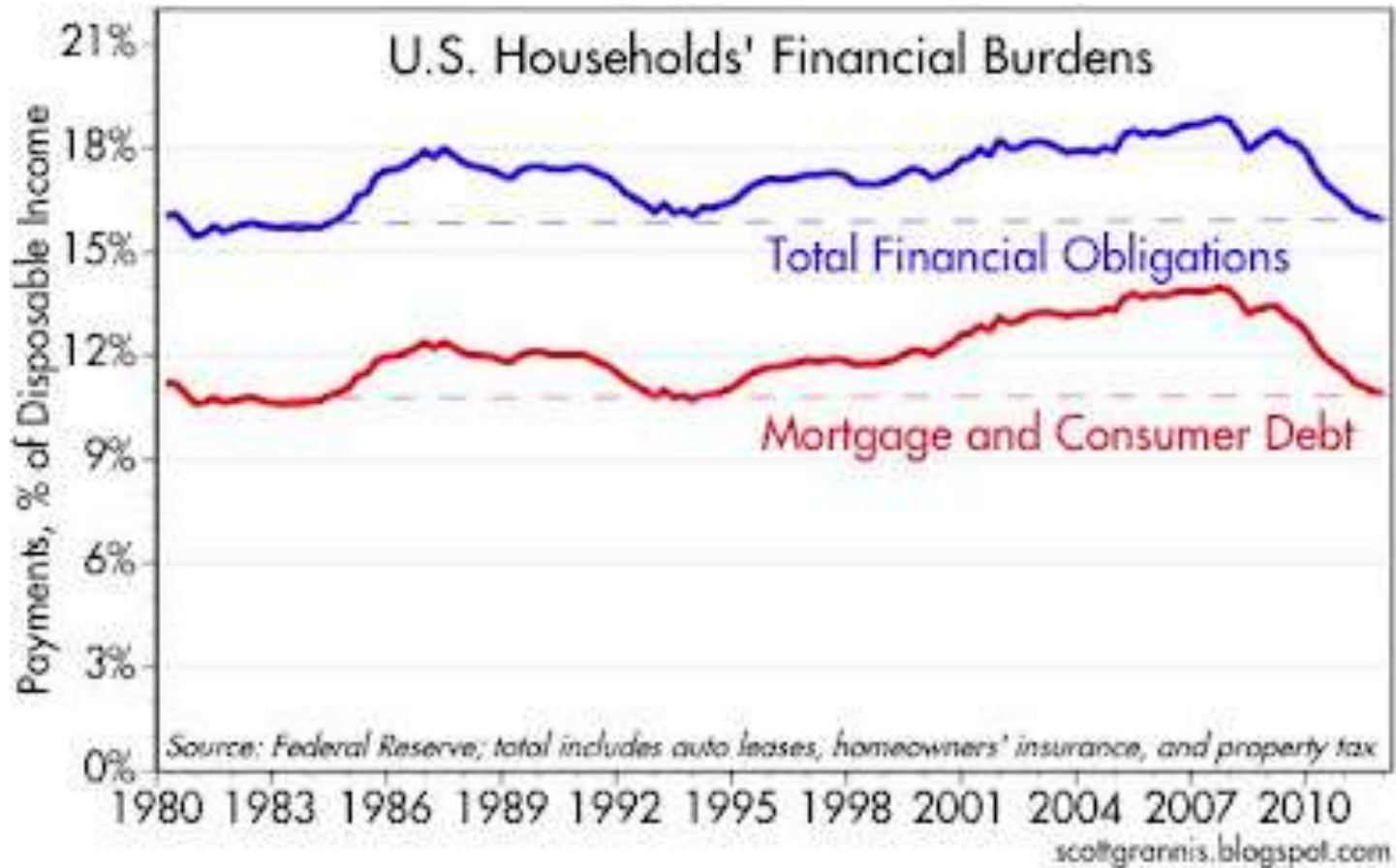
Employment



Consumer Spending



Consumer Spending



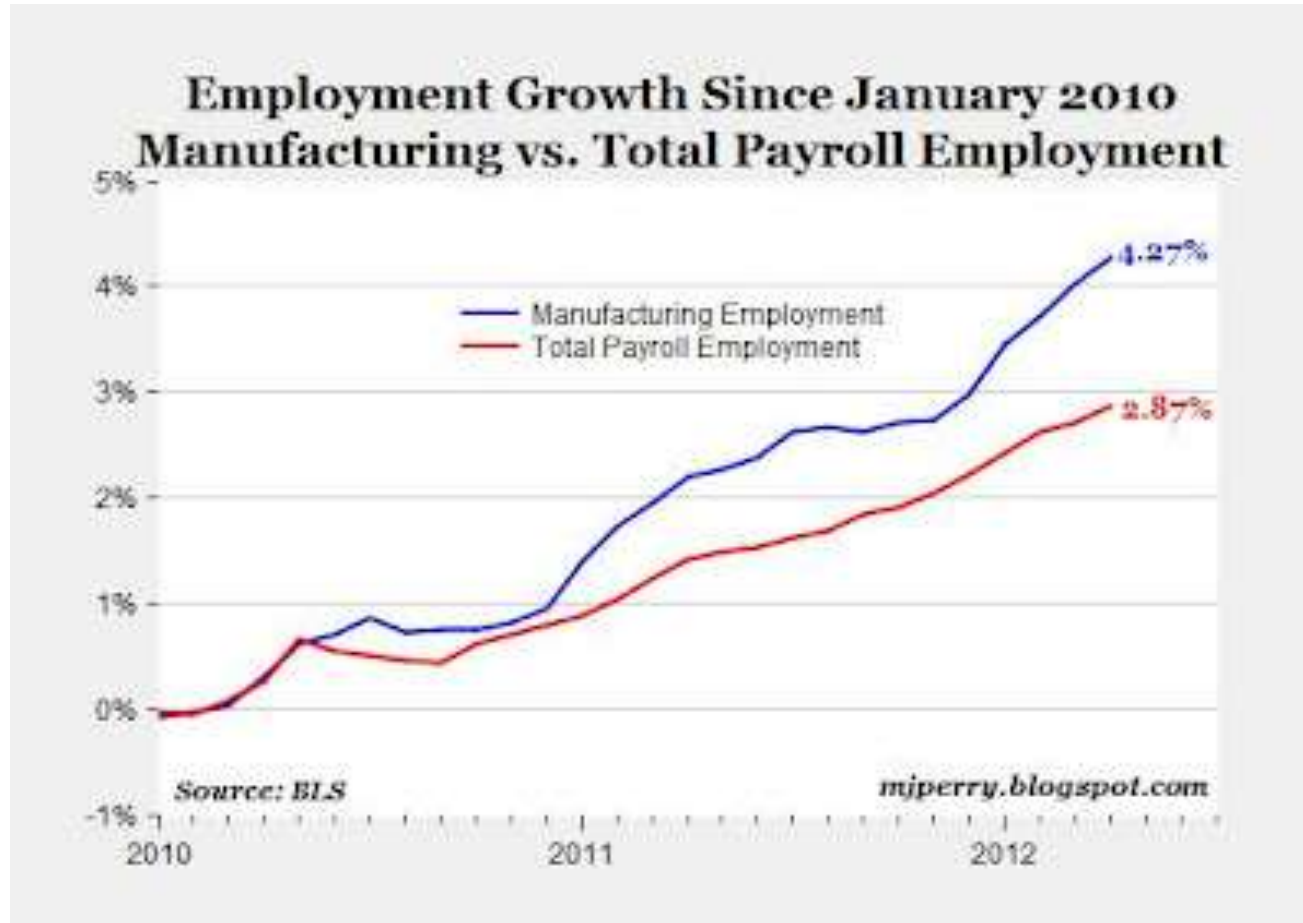
US Housing



US Housing



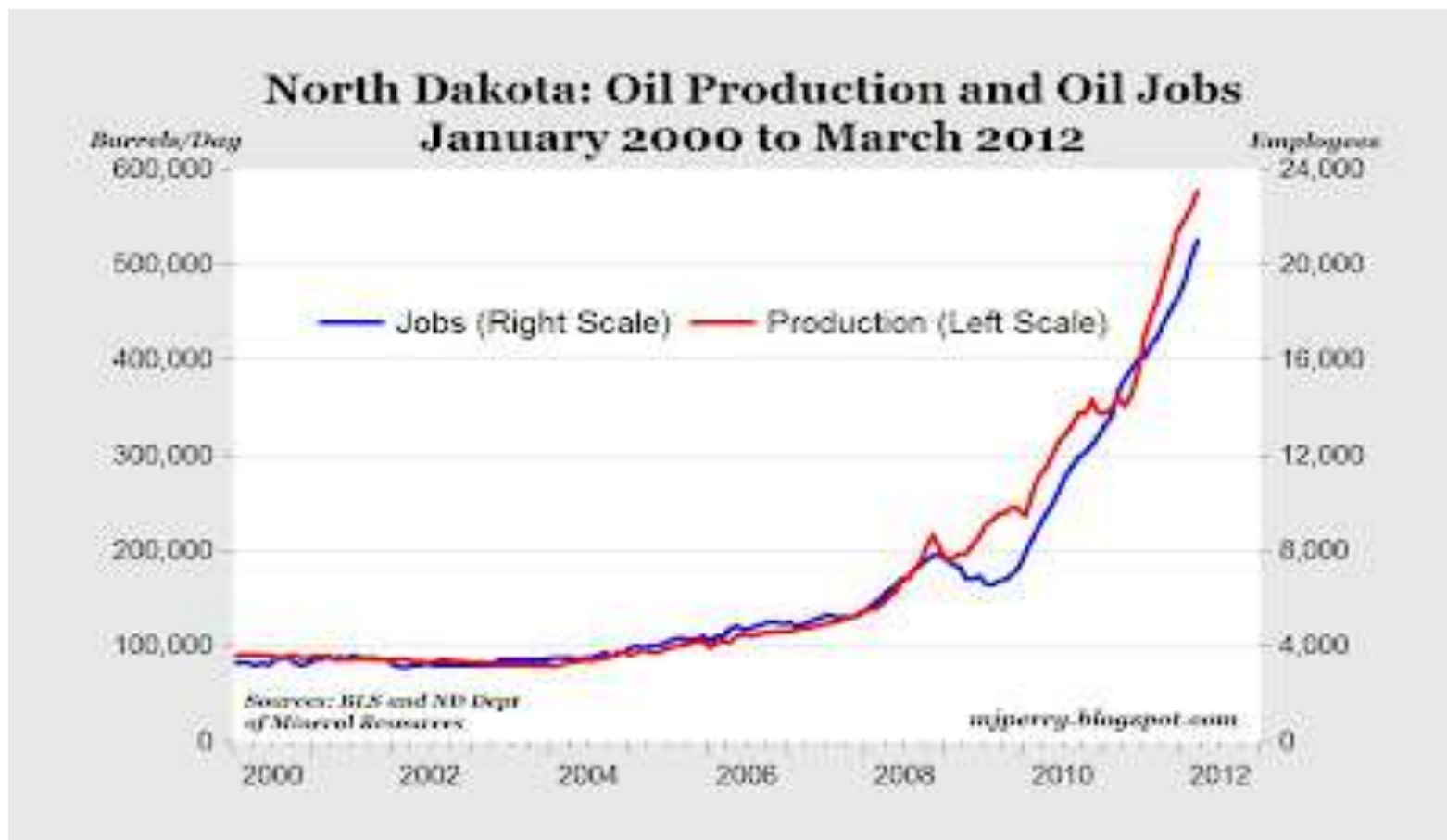
US Manufacturing



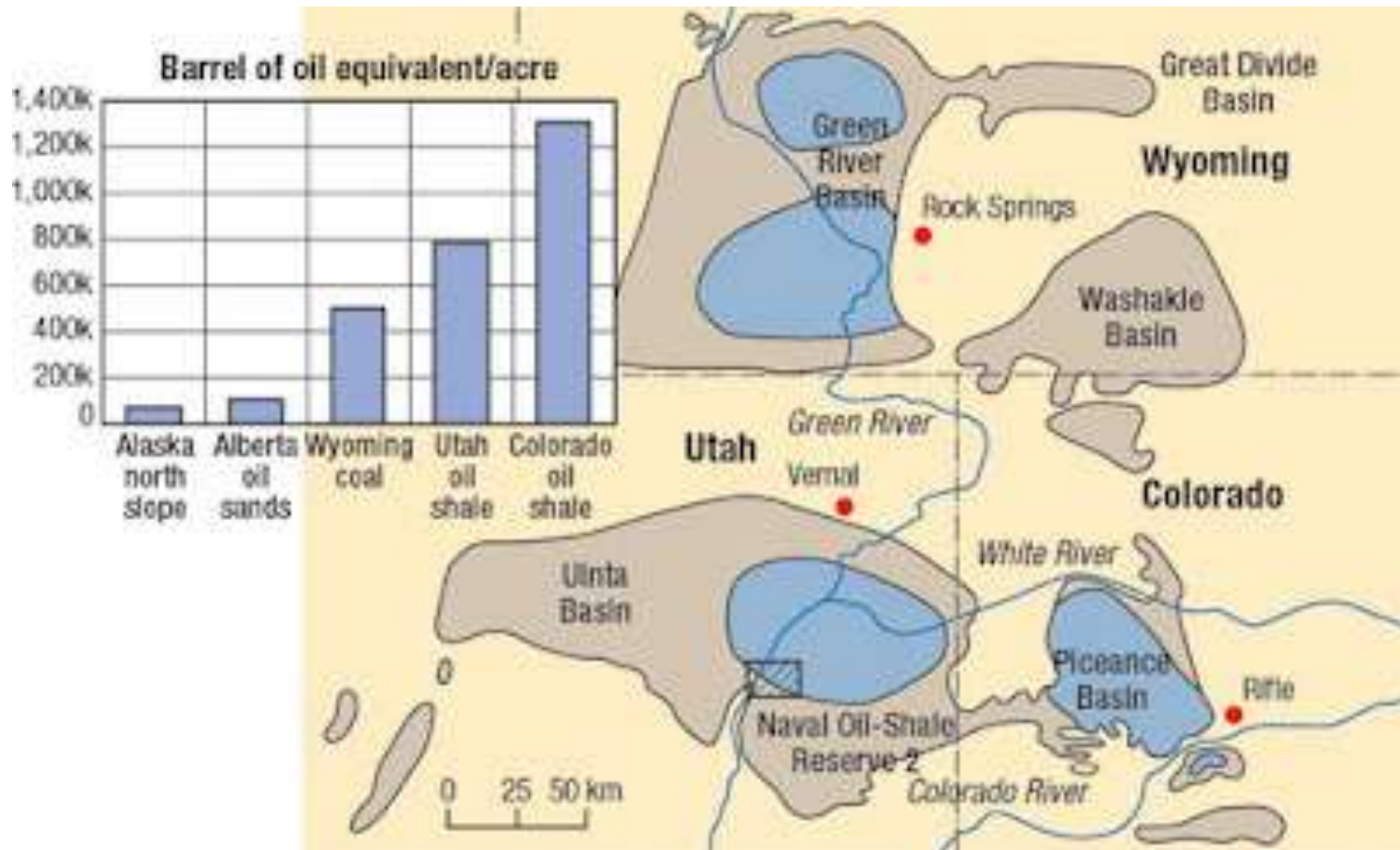
Imports / Exports



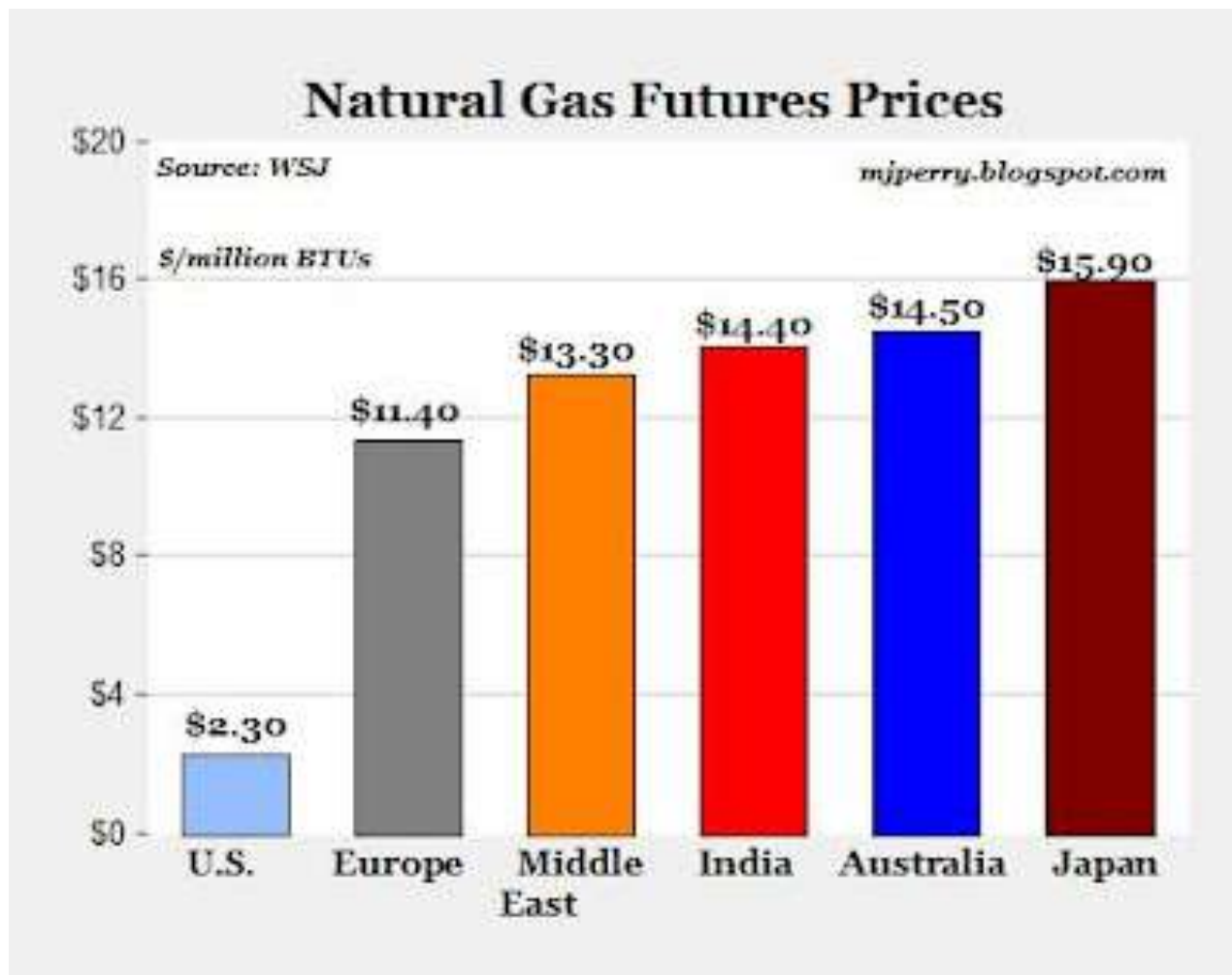
Oil



Oil



Natural Gas



The Recovery

