

## Santander Bank Appoints Brian Schwinn as Commercial Banking's Head of Asset Based Lending and Restructuring Finance

## BOSTON, July 10, 2018 - PRESS RELEASE

Santander Bank today announced that Brian Schwinn has been appointed to head the Bank's asset based lending (ABL) and restructuring finance business in its Commercial Banking division. Schwinn is responsible for growing Santander's ABL business, a full-service provider with a highly diversified portfolio and particular expertise in equipment financing, wholesale trade and financial services. He is based in Boston and New York City and reports to Robert Rubino, Santander's co-president and head of Commercial Banking.

Schwinn transitions into his new role after joining Santander as Commercial Banking's chief credit officer in November 2016. Prior to Santander, Schwinn spent 18 years at GE Capital holding several leadership positions, including London-based chief credit officer for Europe, the Middle East and Africa. Before GE Capital, Schwinn was with UBS and JPMorgan Chase. During his career, he has advised clients and managed portfolios across a wealth of different product categories including leveraged finance, securitization, asset based lending, debt capital markets, real estate, commercial aviation and structured products.

"Our growth strategy in the U.S. is centered on being an effective life cycle financial partner to our clients and prospects," said Rubino. "Asset based lending, and our continued investment in growing its capabilities, is core to this strategy. Brian's diverse experience, proven leadership and ability to collaborate effectively will serve us well as we continue to build a best-in-class asset based lending and restructuring practice. His industry knowledge and expertise will be instrumental in serving the financial needs of our clients."

Schwinn earned a Bachelor of Science in applied economics and business management from Cornell University. He is married with three children.

Santander Bank, N.A. is one of the country's largest retail and commercial banks and an active provider of capital, treasury management, risk management and international solutions to thousands of corporate and institutional clients across a wide variety of industries and geographies in the United States. Offering specialty groups of experienced bankers in Asset Based Lending, Government Banking, Auto Finance, Commercial Real Estate Banking, Commercial Equipment & Vehicle Financing, Technology, Media & Telecommunications (TMT), Healthcare, Transportation & Logistics, Food & Beverage and Consumer Retail, along with experts in Middle Market and Global Banking & Markets, Santander earns the loyalty of its commercial banking clients by offering services that help them manage their operating needs, maximize their working capital and grow their business domestically and internationally. The Bank is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN) - one of the most respected banking groups in the world with more than 125 million customers in the U.S., Europe, and Latin America. For more information, please visit <a href="https://www.santanderbank.com">www.santanderbank.com</a>.

## Media Contacts:

Ann Davis 617-757-5891 ann.davis@santander.us

Nancy Orlando 617-757-5765 nancy.orlando@santander.us