
Press Release

SANTANDER NAMES ELSIE LEON-CRUZ AS NEW REGION PRESIDENT FOR THE BANK'S METRO NEW YORK/NORTHERN NEW JERSEY REGION

New Appointment Rounds Out Santander's Consumer and Business Banking Leadership Team



BOSTON - March 23, 2016 – Santander Bank today announced the appointment of Elsie Leon-Cruz as region president for the Bank's Metro New York/Northern New Jersey region.

"Consumer and Business Banking's regional leadership is the lynchpin of our business, responsible for all facets of branch performance as well as ensuring our regions meet their goals and objectives," said Michael Cleary, Santander's head of Consumer and Business Banking. He added, "Elsie is a motivational team builder and accountable leader with strategic, results-oriented experience. She has a track record in operational excellence, sales performance, improving customer service and optimizing employee engagement."

Santander Bank's retail network is divided into four regions across the northeast, each of which is overseen by a region president.

Elsie comes to Santander from JPMorgan Chase, where she served senior vice president and market manager for seven Districts in the Queens and Bronx markets with \$13B in assets under management, including deposits and investments. In this role she led and coached a team of 84 branch managers and staff of 1,000 to acquire new clients and expand relationships with existing retail and commercial customers. As region president at Santander, Elsie oversees sales and services for almost 150 retail branches in the Metro New York/Northern New Jersey area, which includes seven counties in Northern and Central New Jersey and the five New York City boroughs. Elsie holds a Bachelor's degree in management and marketing from New York University and earned her MBA at Fordham University.

Santander Bank, N.A. is one of the country's top retail banks by deposits and a wholly owned subsidiary of Banco Santander, S.A. - one of the most respected banking groups in the world. With its corporate offices in Boston, Santander Bank's more than 670 branches and nearly 2,100 ATMs are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania and Delaware. The Bank's 9,400 employees are committed to helping our 2.1 million customers make progress toward their financial goals with the support of our call centers, interactive online banking platform and easy-to-use mobile app. Madrid-based Banco Santander (NYSE: SAN) serves more than 117 million customers in the U.K., Europe, Latin America and the U.S. Through its local affiliates, including Santander Bank, Banco Santander is the largest corporate contributor to higher education in the world, investing over \$165 million annually in colleges and universities across more than 20 countries, including the U.S. For more information on Santander Bank, please visit www.santanderbank.com.