

Santander Bank Expands Its Commercial Banking Business in Texas and the Southwest Region

Joanna Ridgway Selected to Serve as Santander's Commercial Banking Lead Based in Dallas

BOSTON, August 16, 2018 – PRESS RELEASE

Santander Bank today announced that it is expanding its Commercial Banking presence in the Southwest region by naming Joanna Ridgway as its market head. As corporate market director for the Bank's Commercial Banking business in the Southwest, Joanna brings years of diverse experience in corporate and commercial banking to this new role. Based in Dallas, she and her team are responsible for serving clients in Texas and the surrounding Southwestern states, including Oklahoma, Arkansas, New Mexico and Louisiana.



Robert Rubino, Santander Bank's co-president and head of Commercial Banking, said, "We are adding investments and resources to support our growing commercial business in Texas and the Southwest where Joanna's expertise is proving to be invaluable. She is a seasoned, effective and proven leader who knows these markets well and is helping Santander Bank thrive in this region."

This investment underscores Santander Bank's commitment to adding resources in markets that enjoy its distinct value proposition namely, bringing valuable ideas to clients and prospects by leveraging its international, industry and capital markets capabilities and expertise. Joanna joins more than 3,300 Santander employees based in Dallas from the Bank's Commercial Banking Dealer Floor Plan business and from its sister company, Santander Consumer USA Holdings Inc., which provides auto finance and consumer lending services nationwide.

Joanna comes to Santander Bank after serving as global relationship manager for Fifth Third Bank in Dallas where she built and managed relationships with CEOs and CFOs of high-revenue generating international companies based in Texas. Previously, she served as vice president of Commercial Banking for JPMorgan Chase, where she successfully managed new business development prospects and client relationships with companies earning annual revenues between \$20 million and \$500 million. Among her many recognitions for leadership, Joanna was awarded the Marshall Memorial Fellowship in 2012, a transatlantic leadership program granted by the German Marshall Fund, and she subsequently served on the Fellowship Selection Committee. She is also a graduate of Leadership Dallas, a premier leadership development program, and joined the Dallas Regional Chamber on a June 2018 trade mission to London and Paris.

Joanna has a B.A. in Business Administration from Rhodes College and is an advanced level Spanish speaker, having lived and worked in Buenos Aires, Argentina. She is an active member of the Dallas community, serving as a volunteer for the Dallas Concilio and as a board member and past board chair of the Anita N. Martinez Ballet Folklorico. For the past five years, Joanna has devoted time to mentoring seniors at Irma Lerma Rangel Young Women's Leadership School and, along with her husband, she is an active Social Venture Partner. Joanna is also an accomplished musician and co-founder of June



Blount, a professional fiddle duo that includes six-time national champion Roberta Rast Smith. The duo performs at private and public events and, in November 2016, delivered a TEDx talk on the evolution of American fiddle styles.

[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 Corporate & Investment Banking, 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 www.santanderbank.com.

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