

Santander Bank Appoints Robert Cerminaro to Commercial Banking Regional Executive for Connecticut

BOSTON, September 24, 2018 - PRESS RELEASE



Santander Bank today announced that Robert Cerminaro has joined the Bank as the regional executive of Commercial Banking for Connecticut. In this role, Cerminaro is responsible for growing the Bank's corporate and commercial business and delivering Santander's distinct value proposition and international expertise to clients and prospects throughout the state of Connecticut.

With more than 25 years of commercial, corporate and investment banking experience, Cerminaro comes to Santander Bank after serving as senior vice president and Tri-State market executive at KeyBank where he led the overall corporate and commercial banking business effort for Connecticut, New Jersey New York City and Westchester County, New York. He began his career with Bank of

America Merrill Lynch where he held several positions of increasing responsibilities, delivering capital market advisory and global banking services to large and mid-size companies. Cerminaro brings extensive global banking experience and coverage expertise to include assignments at the regional, national and international levels.

Robert Rubino, Santander Bank's co-president and head of Commercial Banking commented, "Robert's extensive commercial banking experience in both the large corporate and middle market sectors will help leverage our success and enhance our position in the marketplace as we continue to make significant investments to build our Commercial Banking division across the U.S. His appointment complements our growth strategy where we earn our clients' business by taking them valuable ideas based on our institutional, industry, and corporate finance knowledge and deliver it as a life-cycle financial partner."

Robert reports to David L'Heureux, Santander's Commercial Banking New England Market Manager. "Robert is a known leader in Connecticut who will serve our customers well and generate new opportunities with companies seeking a financial partner and trusted advisor committed to providing valuable ideas and solutions to help grow their businesses."

Cerminaro holds a B.A. in economics from the University of Pittsburgh, a certificate in finance from the London School of Economics and an MBA from St. John's University Tobin School of Business. He resides in Darien, CT.

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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