

Santander Bank Expands Footprint with the Opening of a New Branch in Miami

Marks investment for Santander Bank in the important south Florida market

Boston, MA – October 1, 2020 – PRESS RELEASE

Santander Bank, N.A. ("SBNA") today announced the opening of a new branch in Miami, Florida, marking an important next step in establishing branches outside of the bank's northeast U.S. footprint. Located in the lobby of the Banco Santander International ("BSI") Miami headquarters building at 1401 Brickell Avenue, SBNA's Miami branch will offer a full suite of products and services for new and existing customers, including serving local small businesses, high net-worth individuals, and – ultimately – existing BSI clients eligible for U.S. banking services.

"The opening of our Miami branch is an important and exciting milestone in SBNA's broader transformation and growth strategy," said Pierre Habis, Head of Consumer and Business Banking for SBNA. "SBNA has been laying a foundation for expansion of its branch network for many years, and this is an important step as we work with Banco Santander and Santander Group's Wealth Management and Insurance Division to bring a full-service branch to our BSI clients, as well as new consumer and business clients in the Miami metro area. The Miami branch strengthens Santander Bank's presence in the key south Florida market, and enables SBNA to leverage existing relationships across business lines to deliver better client experiences and strong business results."

Banco Santander International was established in Miami in 1979, and offers holistic private banking and investment services to high-net-worth individuals, non-U.S. residents, with a focus on Latin America.

SBNA plans to host a grand opening of the Miami branch later this fall and will share additional details about the event closer to the date.

About Santander Bank

Santander Bank, N.A. is one of the country's largest retail and commercial banks with \$89.5 billion in assets. With its corporate offices in Boston, the Bank's 9,100 employees, 575 branches, more than 2,000 ATMs and more than 2.1 million customers are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania and Delaware. The Bank is a whollyowned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN) - one of the most respected banking groups in the world with more than 146 million customers in the U.S., Europe, and Latin America. It is overseen by Santander Holdings USA, Inc., Banco Santander's intermediate holding company in the U.S.



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