

Press Release

KEITH ALVES NAMED HEAD OF SALES AND STRATEGY FOR SANTANDER'S BUSINESS BANKING GROUP

BOSTON, November 13, 2014 – Santander Bank, N.A. today announced that Keith Alves has been named head of sales and strategy for its business banking group. In this role, he is responsible for teams that acquire and grow banking relationships with companies in the \$3 million to \$20 million range.

"I'm very excited that Keith has joined Santander and will lend his expertise to our business banking group," said Ken Martin, head of business banking and director of New England middle market banking at Santander. "Keith will lend fresh energy and ideas to this critical aspect of our efforts to provide real change to the way commercial banking is done in the US."

Alves comes to Santander with a long record of success in the financial services industry, including 20 years at both Citizens Bank and its predecessor, through acquisition, Mellon Bank in a variety of positions in the commercial and business banking sectors. Most recently, he served as the regional executive for the Western Pennsylvania, Ohio, Michigan, and Illinois business banking markets.

"I'm excited to join the Santander team," said Alves. "Santander is committed to the business banking client space, and I look forward to working with our bankers to deliver great ideas and world class service to our customers."

A Pennsylvania native, he received his B.S. in finance from The Ohio State University and his M.B.A. from Moravian University.

About Us

Santander Bank, N.A. is one of the largest retail banks in the United States by deposits. Its main corporate offices are in Boston and it operates principally in Connecticut, Delaware, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania and Rhode Island. Santander's 9,703 employees serve its 1.8 million customers through the Bank's 703 branches, 2,092 ATMs, call centers, website and mobile app. Supervised by the Office of the Comptroller of the Currency and a member of the Federal Deposit Insurance Corporation, Santander in the United States is a whollyowned, financially autonomous subsidiary of Banco Santander (NYSE: SAN), a global commercial and retail bank. For more information about Santander, visit www.santanderbank.com or call 877-768-2265.