

Press Release

SANTANDER LAUNCHES THE I LOVE MY BANK SM INITIATIVE

Program Aims to Strengthen Bank's Connection to Customers and Colleagues

BOSTON, March 12, 2015 – <u>Santander Bank, N.A.</u>, announced today the launch of its I LOVE MY BANK initiative. The innovative colleague engagement and customer service program is part of the Bank's broader 2015 effort to strengthen its connection to its customers and colleagues – its two most important constituencies – through investing resources into enhancing those relationships.

The initiative will harness the power of the Bank's most important assets by transforming colleagues into brand advocates through the I LOVE MY BANK car program, which offers eligible employees the chance to sign up for a subsidized lease on a branded 2015 FIAT® 500 Sport HB.

"Investing in our company culture through programs such as I LOVE MY BANK demonstrates how highly we value our colleagues and empower them to serve as ambassadors for the Santander brand," said Roman Blanco, CEO of Santander Bank, N.A. "It underscores the critical role they play in ensuring we deliver on our promise to provide unparalleled customer service."

As part of the I LOVE MY BANK initiative, Santander is forging a deeper connection with its customers through an in-branch listening tour across its Northeast footprint in New England, New York, New Jersey and Pennsylvania. Now through March 27, 2015, Santander is hitting the road in the branded FIAT® 500 to engage with customers to solicit feedback on their experience with the Bank. This will give Santander a stronger understanding of how it can be a better bank, and determine what tools and resources it should have in place to help its customers make progress toward reaching their life goals.

"Going directly into the communities we serve, personally engaging with our customers and hearing what they have to say will provide invaluable feedback in helping us develop the products and services to enhance their banking experience. It is essential to our on-going effort to bring value back to banking," Blanco continued.

Santander selected the FIAT® 500 for the I LOVE MY BANK program for its impressive fuel efficiency, simplicity, quality, and drive for innovation. These are values shared by both brands.

About Santander

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.