

Sovereign Bancorp

August 14, 2002

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OFFICE OF THE SECRETARY

AUG 14 2002

VIA COURIER AND FACSIMILE

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549

RE: SEC File No. 4-460: Order Requiring the Filing of Sworn Statements Pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934

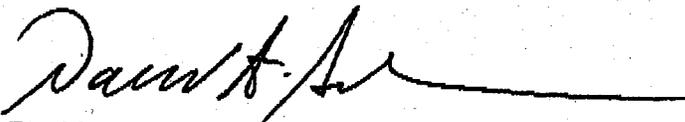
Dear Mr. Katz:

Enclosed for filing with the Commission in accordance with the Order referenced above are the executed originals of the statements under oath of the principal executive officer and the principal financial officer of Sovereign Bancorp, Inc. regarding facts and circumstances relating to Exchange Act filings, each in the form of Exhibit A to the Order.

Please date stamp the enclosed additional copy of this cover letter as evidence of receipt.

Please call me at 610-208-6120, or in my absence, John R. Merva at 610-208-6316, if you have any questions.

Sincerely,



David A. Silverman
Senior Vice President,
General Counsel and Secretary

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**Statement Under Oath of Principal Executive Officer and
Principal Financial Officer Regarding Facts and Circumstances
Relating to Exchange Act Filings**

I, James D. Hogan, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Sovereign Bancorp, Inc., and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the Company's audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for the year ended December 31, 2001 of Sovereign Bancorp, Inc.;
- all reports on Form 10-Q, all reports on Form 8-K, and all definitive proxy materials of Sovereign Bancorp, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

James D. Hogan
James D. Hogan
Chief Financial Officer
August 14, 2002

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Subscribed and sworn to
before me this 14th day of
August 2002

Kelly A. Downs
Notary Public

My Commission Expires: Sept. 24, 2005

Notarial Seal
Kelly A. Downs, Notary Public
Wyomissing Boro, Berks County
My Commission Expires Sept. 26, 2005
Member, Pennsylvania Association of Notaries