

2021 SANTANDER BANK N.A. ASSESSMENT AREAS

| Rated Area/ Combined Statistical Area (CSA) | Rated Area Name | Metropolitan Statistical Area # | Multi-State MSA Name | Assessment Area Name | Metropolitan Division # | Santander AA Number | Counties in AA |
|--|--|------------------------------------|--|---|----------------------------|------------------------|---|
| Combined Statistical Area CSA | Boston- Worcester- Providence, MA- RI-NH-CT (148) | 14460 | Boston-Cambridge-Newton MA-NH | Boston, MA | 14454 | 1001 | Norfolk, Plymouth, Suffolk |
| | | | | Cambridge-Newton-Framingham, MA | 15764 | 1002 | Middlesex, Essex |
| | | | | Rockingham County, NH | 40484 | 1003 | Rockingham |
| | | 39300 | Providence-Warwick RI-MA | Providence-Warwick, RI-MA | | 1020 | Bristol RI, Kent RI, Newport RI, Providence RI, Washington RI, Bristol MA |
| | | | | Worcester MA-CT | Worcester, MA | 1025 | Worcester MA |
| | | | | Barnstable Town, MA | | 1026 | Barnstable |
| 31700 | | Manchester-Nashua, NH | | 1032 | Hillsborough | | |
| Combined Statistical Area CSA | New York- Newark, NY-NJ- CT-PA (408) | 35620 | New York-Newark-Jersey City NY-NJ | New York-Jersey City-White Plains, NY-NJ | 35614 | 1004 | Bergen NJ, Hudson NJ, Passaic NJ, Bronx NY, Kings NY, New York NY, Queens NY, Richmond NY, Westchester NY |
| | | | | Nassau County-Suffolk County, NY | 35004 | 1005 | Nassau, Suffolk |
| | | | | Newark, NJ | 35084 | 1006 | Essex, Hunterdon, Morris, Sussex, Union |
| | | | | New Brunswick-Lakewood, NJ | 35154 | 1037 | Somerset, Middlesex, Monmouth, Ocean |
| | | | | New Haven-Milford, CT | | 1023 | New Haven |
| 45940 | | Trenton-Princeton, NJ | | 1034 | Mercer | | |
| Combined Statistical Area CSA | Philadelphia- Reading- Camden, PA-NJ- DE-MD (428) | 39740 | Philadelphia-Camden-Wilmington PA-NJ-DE-MD | Reading, PA | | 1007 | Berks |
| | | 37980 | | Philadelphia, PA | 37964 | 1016 | Delaware, Philadelphia |
| | | | | Camden, NJ | 15804 | 1017 | Burlington, Camden, Gloucester |
| | | | | Wilmington, DE | 48864 | 1018 | New Castle DE |
| | | | | Montgomery County-Bucks County-Chester County, PA | 33874 | 1019 | Bucks, Chester, Montgomery |
| (PA) | Pennsylvania State | 10900 | Allentown-Bethlehem-Easton, PA-NJ | Allentown-Bethlehem-Easton, PA-NJ | | 1008 | Lehigh PA, Northampton PA, Warren County NJ |
| | | 25420 | | Harrisburg-Carlisle, PA | | 1009 | Cumberland, Dauphin, Perry |
| | | 29540 | | Lancaster, PA | | 1010 | Lancaster |
| | | 30140 | | Lebanon, PA | | 1011 | Lebanon |
| | | | | Non-MSA, PA | | 1012 | Schuylkill |
| | | 49620 | | York-Hanover, PA | | 1015 | York |
| (CT) | Connecticut State | 25540 | | Hartford-East Hartford-Middletown, CT | | 1021 | Hartford, Middlesex, Tolland |
| (MA) | Massachusetts State | 44140 | | Non-MSA, MA | | 1027 | Dukes |
| | | | | Springfield, MA | | 1028 | Hampden, Hampshire |
| (NH) | New Hampshire State | 31700 | | Non-MSA, NH | | 1033 | Merrimack |
| (FL) | Florida State | 33124 | | Miami-Miami Beach-Kendall, FL | 33124 | 1038 | Miami-Dade |

Note - The Bank has established 29 CRA assessment areas (AA) where the Bank has its main office, branches and deposit taking ATMs. The OCC will will evaluate the Bank's CRA performance by AA and rate the bank's performance in each Combined Statistical Area (CSA) and State .

Effective as of September 29, 2020