

SANTANDER BANK N.A. ASSESSMENT AREAS

Rated Area Name	CSA Name/#	Metropolitan Statistical Area #	Multi-State MSA Name	Assessment Area Name	Metropolitan Division #	Santander AA Number	Counties in AA
Boston CSA	Boston-Worcester-Providence, MA-RI-NH (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		1025	Worcester MA
				Barnstable Town, MA		1026	Barnstable
31700		Manchester-Nashua, NH		1032	Hillsborough		
		Non-MSA NH		1033	Merrimack		
New York 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
				Nassau County-Suffolk County, NY	35004	1005	Nassau, Suffolk
				Newark, NJ	35084	1006	Essex, Hunterdon, Morris, Sussex, Union
				Lakewood-New Brunswick, NJ	29484	1037	Somerset, Middlesex, Monmouth, Ocean
				Trenton-Princeton, NJ		1034	Mercer
Philadelphia CSA	Philadelphia-Reading-Camden, PA-NJ-DE-MD (428)	39740	Philadelphia-Camden-Wilmington PA-NJ-DE-MD	Reading, PA		1007	Berks
				Philadelphia, PA	37964	1016	Delaware, Philadelphia
		37980		Camden, NJ	15804	1017	Burlington, Camden
				Wilmington, DE	48864	1018	New Castle DE
				Montgomery County-Bucks County-Chester County, PA	33874	1019	Bucks, Chester, Montgomery
Hartford CSA	New Haven-Hartford-Waterbury, CT (405)	25540		Hartford-West Hartford -East Hartford, CT		1021	Capital Planning Region
		47930		Waterbury-Shelton, CT		1039	Naugatuck Valley Planning Region
		35300		New Haven, CT		1023	South Central Connecticut Planning Region
Pennsylvania	Harrisburg-York-Lebanon, PA (276)	25420		Harrisburg-Carlisle, PA		1009	Cumberland, Dauphin
		49620		York-Hanover, PA		1015	York
		30140		Lebanon, PA		1011	Lebanon
	10900	Allentown-Bethlehem-Easton, PA-NJ	Allentown-Bethlehem-Easton, PA-NJ		1008	Lehigh PA, Northampton PA, Warren County NJ	
			29540		Lancaster, PA		1010
		Non-MSA, PA		1012	Schuylkill		
Massachusetts	Springfield-Amherst Town-Northampton, MA (521)	44140		Non-MSA, MA		1027	Dukes
				Springfield, MA		1028	Hampden
Florida				Miami-Miami Beach-Kendall, FL	33124	1038	Miami-Dade

has established 30 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 Rated Area.