



HMDA Disclosure Statements

Home Mortgage Disclosure Act (HMDA) data about the Bank's residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications, ethnicity, race, sex, age and income of applicants and borrowers, and information about loan approvals and denials. These datasets are available online at the [Consumer Financial Protection Bureau \(CFPB\) HMDA webpage](#). Additionally, HMDA data for many other financial institutions is also available at this website.

For HMDA Aggregate Data collected **prior to 2017**, users will navigate to the [CFPB HMDA Historic Data webpage](#).

For HMDA Disclosure Statements for 2017 and subsequent years, please use the following instructions:

1. Navigate to the FFIEC/CFPB [HMDA Data Publication](#) webpage.
2. Select the appropriate year
3. Select Disclosure Reports
4. Enter Santander Bank
5. Select or Enter a Metropolitan Statistical Area (MSA) or Metropolitan Division (MD)
6. Select Applications by Tract or Loans Purchased by Tract
7. To save the report, select Save as CSV

Please Note: Santander Bank, N.A. ceased mortgage originations in 2022 and did not report HMDA data for calendar years 2023 or 2024.

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