

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUTAUGA COUNTY (001), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	67	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	183	1	158	0	0	1	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	183	1	158	0	0	1	78	0	0
BLOUNT COUNTY (009), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	180	0	0	1	298	1	298	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	180	0	0	1	298	1	298	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (013), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
CALHOUN COUNTY (015), AL										
MSA 11500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	177	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	0	0	0	0	0	0
CHILTON COUNTY (021), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	401	1	401	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	401	1	401	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARKE COUNTY (025), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
COFFEE COUNTY (031), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	283	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	283	0	0	0	0	0	0
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELMORE COUNTY (051), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
ETOWAH COUNTY (055), AL										
MSA 23460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	83	0	0	0	0	1	83	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	1	83	0	0
GENEVA COUNTY (061), AL										
MSA 20020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENRY COUNTY (067), AL										
MSA 20020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
JACKSON COUNTY (071), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	289	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	8	439	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	728	0	0	0	0	0	0	0	0
LAUDERDALE COUNTY (077), AL										
MSA 22520										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (081), AL										
MSA 12220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	74	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
LIMESTONE COUNTY (083), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	0	0	0	0
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	2	172	2	216	1	283	3	455	0	0
Moderate Income	0	0	1	108	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	172	3	324	1	283	3	455	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (093), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	74	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0
PICKENS COUNTY (107), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	0	0	0	0

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RUSSELL COUNTY (113), AL										
MSA 17980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	1	148	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	1	148	0	0	0	0	0	0
ST. CLAIR COUNTY (115), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	93	0	0	0	0	0	0	0	0
Upper Income	1	50	2	208	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	143	2	208	0	0	0	0	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	129	0	0	0	0	0	0
Upper Income	0	0	2	205	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	334	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TALLADEGA COUNTY (121), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	103	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	0	0	0	0
TALLAPOOSA COUNTY (123), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	0	0	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	109	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	729	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	109	0	0	1	729	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALKER COUNTY (127), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	0	0	0	0	0	0	0	0
Upper Income	0	0	1	146	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	1	146	0	0	0	0	0	0
WILCOX COUNTY (131), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	92	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	40	2,557	16	1,982	5	2,211	8	1,815	0	0
STATE TOTAL	40	2,557	16	1,982	5	2,211	8	1,815	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANCHORAGE MUNICIPALITY (020), AK										
MSA 11260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	254	2	205	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	254	2	205	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	254	2	205	0	0	0	0	0	0
STATE TOTAL	3	254	2	205	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	81	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	54	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIMA COUNTY (019), AZ										
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	35	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
PINAL COUNTY (021), AZ										
MSA 38060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	84	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	254	0	0	0	0	0	0	0	0
STATE TOTAL	4	254	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (007), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	132	1	129	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	132	1	129	0	0	0	0	0	0
CRITTENDEN COUNTY (035), AR										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	403	0	0	0	0
Upper Income	2	140	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	1	403	0	0	0	0
FAULKNER COUNTY (045), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	74	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	335	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	1	335	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (047), AR										
MSA 22900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	354	1	624	3	978	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	354	1	624	3	978	0	0
GARLAND COUNTY (051), AR										
MSA 26300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	333	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	333	0	0	0	0	0	0	0	0
HOWARD COUNTY (061), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	732	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	732	0	0	0	0

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

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Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	16	1,007	6	874	4	2,094	3	978	0	0
STATE TOTAL	16	1,007	6	874	4	2,094	3	978	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	152	3	397	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	126	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	152	4	523	0	0	0	0	0	0
AMADOR COUNTY (005), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	285	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	285	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTTE COUNTY (007), CA										
MSA 17020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	54	0	0	1	304	1	304	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	1	129	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	1	129	1	304	1	304	0	0
CALAVERAS COUNTY (009), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	217	1	110	0	0	2	202	0	0
Median Family Income 50-60%	1	58	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	95	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	76	0	0	1	368	0	0	0	0
Median Family Income 80-90%	1	26	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	79	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	131	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	551	2	241	1	368	2	202	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	58	3	405	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	3	405	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRESNO COUNTY (019), CA										
MSA 23420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	76	5	770	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	64	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	220	2	381	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	4	270	2	317	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	630	9	1,468	0	0	0	0	0	0
GLENN COUNTY (021), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	121	1	263	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	1	263	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUMBOLDT COUNTY (023), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	228	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	0	0	0	0	0	0
IMPERIAL COUNTY (025), CA										
MSA 20940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	160	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	0	0	0	0	0	0	0	0
INYO COUNTY (027), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	104	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	104	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	142	2	371	0	0	0	0	0	0
Median Family Income 60-70%	4	303	7	1,062	1	272	0	0	0	0
Median Family Income 70-80%	1	90	0	0	1	312	0	0	0	0
Median Family Income 80-90%	1	48	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	60	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	2	258	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	643	11	1,691	2	584	0	0	0	0
KINGS COUNTY (031), CA										
MSA 25260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	79	1	108	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	139	1	108	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LASSEN COUNTY (035), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	241	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	241	0	0	0	0	0	0	0	0
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	61	2	234	0	0	0	0	0	0
Median Family Income 40-50%	1	87	2	283	0	0	0	0	0	0
Median Family Income 50-60%	6	465	4	456	1	262	0	0	0	0
Median Family Income 60-70%	14	1,170	8	939	0	0	0	0	0	0
Median Family Income 70-80%	4	250	10	1,199	1	285	0	0	0	0
Median Family Income 80-90%	3	193	4	594	0	0	0	0	0	0
Median Family Income 90-100%	1	84	3	411	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	253	1	291	1	291	0	0
Median Family Income 110-120%	3	165	2	224	0	0	0	0	0	0
Median Family Income ≥ 120%	13	967	9	1,129	3	1,714	3	638	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	3,442	46	5,722	6	2,552	4	929	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADERA COUNTY (039), CA										
MSA 31460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	189	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	282	1	129	0	0	1	78	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	471	1	129	0	0	1	78	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	79	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0
MENDOCINO COUNTY (045), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCED COUNTY (047), CA										
MSA 32900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	235	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	235	0	0	0	0	0	0
MONTEREY COUNTY (053), CA										
MSA 41500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	0	0	0	0	0	0	0	0
Upper Income	2	120	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	216	0	0	0	0	0	0	0	0
NAPA COUNTY (055), CA										
MSA 34900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	97	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	291	3	579	1	271	0	0	0	0
Median Family Income 50-60%	3	219	2	217	1	352	1	352	0	0
Median Family Income 60-70%	2	116	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	114	0	0	0	0	0	0
Median Family Income 80-90%	3	235	0	0	0	0	0	0	0	0
Median Family Income 90-100%	10	734	0	0	0	0	1	83	0	0
Median Family Income 100-110%	0	0	1	158	0	0	0	0	0	0
Median Family Income 110-120%	1	82	1	101	0	0	0	0	0	0
Median Family Income ≥ 120%	1	59	9	1,018	1	675	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,736	17	2,187	3	1,298	2	435	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	40	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	282	9	1,225	0	0	0	0	0	0
Median Family Income 60-70%	1	57	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	329	8	1,179	1	428	1	123	0	0
Median Family Income 80-90%	1	41	0	0	1	639	0	0	0	0
Median Family Income 90-100%	0	0	2	313	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	69	4	530	1	405	1	405	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	818	23	3,247	3	1,472	2	528	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	222	1	120	0	0	3	222	0	0
Median Family Income 40-50%	0	0	2	243	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	234	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	206	0	0	0	0	0	0
Median Family Income 70-80%	4	347	1	106	2	662	2	166	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	418	0	0	0	0
Median Family Income 100-110%	1	72	2	284	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	4	261	9	1,132	0	0	7	793	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	902	19	2,325	3	1,080	12	1,181	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	112	0	0	1	415	0	0	0	0
Median Family Income 50-60%	0	0	2	359	0	0	0	0	0	0
Median Family Income 60-70%	12	847	1	111	1	372	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	275	0	0	0	0
Median Family Income 80-90%	3	246	6	674	1	609	1	96	0	0
Median Family Income 90-100%	1	47	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	322	3	456	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	110	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,574	13	1,710	4	1,671	1	96	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	376	4	442	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	212	2	206	1	340	2	194	0	0
Median Family Income 60-70%	3	271	2	209	0	0	0	0	0	0
Median Family Income 70-80%	15	1,053	5	570	0	0	0	0	0	0
Median Family Income 80-90%	12	1,042	6	754	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	261	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	217	5	609	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	3,171	26	3,051	1	340	2	194	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	45	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	120	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	120	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	154	0	0	0	0	1	84	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	36	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	732	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	112	0	0	0	0	0	0
Median Family Income ≥ 120%	6	445	8	1,085	3	1,007	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	635	9	1,197	4	1,739	1	84	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	242	2	245	0	0	4	394	0	0
Middle Income	3	211	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	453	3	370	0	0	4	394	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	207	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	51	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	55	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	313	0	0	0	0	0	0	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	2	302	0	0	0	0	0	0
Moderate Income	0	0	3	355	0	0	0	0	0	0
Middle Income	1	62	3	424	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	8	1,081	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	120	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	98	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	218	0	0	0	0	0	0	0	0
SANTA CRUZ COUNTY (087), CA										
MSA 42100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	104	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	104	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHASTA COUNTY (089), CA										
MSA 39820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	0	0	0	0	0	0	0	0
Middle Income	2	125	1	224	0	0	0	0	0	0
Upper Income	2	136	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	319	1	224	0	0	0	0	0	0
SIERRA COUNTY (091), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
SISKIYOU COUNTY (093), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	139	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	139	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	72	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	178	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	250	0	0	0	0	0	0	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	73	1	108	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	114	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	73	2	222	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TEHAMA COUNTY (103), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0
TULARE COUNTY (107), CA										
MSA 47300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	188	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	1	188	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	91	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	110	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	121	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	114	0	0	0	0	0	0
Median Family Income 110-120%	1	91	3	433	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	182	6	778	0	0	0	0	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	199	3	310	0	0	0	0	0	0
Middle Income	0	0	1	181	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	199	4	491	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	251	18,211	221	28,930	29	11,671	32	4,425	0	0
STATE TOTAL	251	18,211	221	28,930	29	11,671	32	4,425	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	1	305	0	0	0	0
Moderate Income	6	511	1	179	0	0	2	153	0	0
Middle Income	2	107	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	618	1	179	1	305	2	153	0	0
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	45	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	115	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	177	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	105	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	77	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	299	2	220	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	1	82	0	0	0	0	0	0	0	0
Moderate Income	3	214	0	0	0	0	0	0	0	0
Middle Income	2	165	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	461	0	0	0	0	0	0	0	0
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	109	1	252	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	196	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	305	1	252	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (035), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	82	1	101	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	1	101	0	0	0	0	0	0
EAGLE COUNTY (037), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	99	1	102	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	1	102	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	35	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
GARFIELD COUNTY (045), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	187	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	187	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GILPIN COUNTY (047), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	110	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	76	1	101	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	5	365	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	441	2	211	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	346	1	111	0	0	5	457	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	178	1	113	0	0	2	121	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	524	2	224	0	0	7	578	0	0
MESA COUNTY (077), CO										
MSA 24300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	0	0	0	0
PARK COUNTY (093), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WELD COUNTY (123), CO										
MSA 24540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	115	0	0	0	0	0	0	0	0
Middle Income	5	369	6	840	1	296	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	484	6	840	1	296	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	47	3,431	17	2,182	3	853	9	731	0	0
STATE TOTAL	47	3,431	17	2,182	3	853	9	731	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	1	200	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	292	0	0	1	300	0	0	0	0
Median Family Income 50-60%	0	0	1	107	0	0	0	0	0	0
Median Family Income 60-70%	1	60	4	585	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	105	0	0	0	0	0	0
Median Family Income 90-100%	1	54	0	0	2	750	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	37	2	224	0	0	0	0	0	0
Median Family Income ≥ 120%	4	256	3	410	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	799	12	1,631	3	1,050	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	10	693	2	255	0	0	3	216	0	0
Median Family Income 30-40%	16	925	2	300	2	961	3	189	0	0
Median Family Income 40-50%	3	150	3	364	0	0	1	50	0	0
Median Family Income 50-60%	12	635	7	1,168	3	2,090	4	1,094	0	0
Median Family Income 60-70%	11	491	2	291	0	0	4	164	0	0
Median Family Income 70-80%	12	560	5	754	1	300	2	82	0	0
Median Family Income 80-90%	27	1,532	6	815	3	1,541	4	1,106	0	0
Median Family Income 90-100%	15	942	7	823	0	0	3	248	0	0
Median Family Income 100-110%	12	541	2	265	0	0	6	189	0	0
Median Family Income 110-120%	31	1,754	5	640	4	1,255	11	828	0	0
Median Family Income ≥ 120%	47	2,537	14	2,297	2	1,020	11	526	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	196	10,760	55	7,972	15	7,167	52	4,692	0	0
LITCHFIELD COUNTY (005), CT										
MSA NA										
Inside AA 0029										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	116	0	0	0	0	0	0	0	0
Middle Income	7	487	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	603	1	150	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Inside AA 0008										
Low Income	1	50	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	303	2	230	0	0	1	30	0	0
Upper Income	7	321	2	298	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	674	4	528	0	0	1	30	0	0
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Inside AA 0016										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	121	1	150	0	0	1	52	0	0
Median Family Income 30-40%	6	400	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	124	1	150	0	0	2	49	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	133	2	300	0	0	1	32	0	0
Median Family Income 70-80%	3	115	1	150	0	0	0	0	0	0
Median Family Income 80-90%	1	89	1	150	0	0	0	0	0	0
Median Family Income 90-100%	6	371	0	0	0	0	0	0	0	0
Median Family Income 100-110%	8	686	4	523	1	1,000	0	0	0	0
Median Family Income 110-120%	8	560	1	150	0	0	0	0	0	0
Median Family Income ≥ 120%	14	1,079	2	385	1	600	2	132	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	3,678	13	1,958	2	1,600	6	265	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	150	0	0	0	0	0	0
Upper Income	6	459	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	559	1	150	0	0	1	75	0	0
TOLLAND COUNTY (013), CT										
MSA 25540										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	105	0	0	0	0	1	55	0	0
Middle Income	2	70	2	300	0	0	2	70	0	0
Upper Income	10	534	1	129	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	709	3	429	0	0	4	175	0	0
WINDHAM COUNTY (015), CT										
MSA 49340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	309	1	135	0	0	1	84	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	309	1	135	0	0	1	84	0	0
TOTAL INSIDE AA IN STATE	289	16,424	76	11,037	17	8,767	63	5,162	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	22	1,667	14	1,916	3	1,050	2	159	0	0
STATE TOTAL	311	18,091	90	12,953	20	9,817	65	5,321	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
Low Income	0	0	1	150	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	313	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	313	1	150	0	0	0	0	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	96	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	55	1	150	0	0	0	0	0	0
Median Family Income 60-70%	4	243	0	0	1	600	1	45	0	0
Median Family Income 70-80%	1	61	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	132	1	142	0	0	0	0	0	0
Median Family Income 90-100%	1	100	1	150	0	0	0	0	0	0
Median Family Income 100-110%	3	183	1	150	0	0	0	0	0	0
Median Family Income 110-120%	2	108	0	0	0	0	1	93	0	0
Median Family Income ≥ 120%	2	160	0	0	3	1,584	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	1,138	4	592	4	2,184	2	138	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	313	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	313	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	17	1,138	4	592	4	2,184	2	138	0	0
TOTAL OUTSIDE AA IN STATE	8	626	1	150	0	0	0	0	0	0
STATE TOTAL	25	1,764	5	742	4	2,184	2	138	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	71	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	171	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	171	0	0	0	0	0	0	0	0
STATE TOTAL	2	171	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	203	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	0	0	0	0	0	0
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	154	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	62	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	1	154	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	154	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	139	2	258	0	0	0	0	0	0
Median Family Income 60-70%	3	274	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	151	0	0	0	0	1	78	0	0
Median Family Income 80-90%	14	809	4	555	1	450	2	277	0	0
Median Family Income 90-100%	0	0	4	569	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	146	1	105	0	0	1	91	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,673	11	1,487	1	450	4	446	0	0
CITRUS COUNTY (017), FL										
MSA 26140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	61	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (019), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	142	0	0	1	142	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	0	0	1	142	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	0	0	0	0
Upper Income	2	160	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	198	0	0	0	0	0	0	0	0
DIXIE COUNTY (029), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	455	1	455	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	455	1	455	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUVAL COUNTY (031), FL										
MSA 27260										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	38	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	61	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	223	1	115	1	329	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	89	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	2	242	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	411	3	357	1	329	0	0	0	0
ESCAMBIA COUNTY (033), FL										
MSA 37860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	183	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLAGLER COUNTY (035), FL										
MSA 19660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	527	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	527	0	0	0	0
FRANKLIN COUNTY (037), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0
HAMILTON COUNTY (047), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HERNANDO COUNTY (053), FL										
MSA 45300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	68	0	0	0	0	0	0	0	0
Middle Income	2	153	1	137	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	221	1	137	0	0	0	0	0	0
HIGHLANDS COUNTY (055), FL										
MSA 42700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	42	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	93	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	116	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	251	0	0	0	0	0	0	0	0
HOLMES COUNTY (059), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	145	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
INDIAN RIVER COUNTY (061), FL										
MSA 42680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	262	2	215	0	0	3	264	0	0
Upper Income	1	78	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	340	2	215	0	0	3	264	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	95	2	208	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	92	1	176	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	187	3	384	0	0	0	0	0	0
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	187	0	0	0	0	1	27	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	254	0	0	0	0	1	27	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	6	1,189	2	1,018	0	0	0	0
Median Family Income 50-60%	6	285	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	85	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	215	2	291	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	750	1	750	0	0
Median Family Income 90-100%	3	235	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	1	337	0	0	0	0
Median Family Income 110-120%	1	15	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	197	1	108	0	0	0	0	0	0
Median Family Income Not Known	1	20	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,082	9	1,588	4	2,105	1	750	0	0
MONROE COUNTY (087), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	1	181	0	0	1	181	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	1	181	0	0	1	181	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKEECHOBEE COUNTY (093), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	83	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	0	0	0	0
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	164	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	151	1	623	1	151	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	96	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	260	1	151	1	623	1	151	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	122	0	0	0	0	0	0	0	0
Middle Income	1	41	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	163	0	0	0	0	0	0	0	0
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	56	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	6	481	3	331	0	0	0	0	0	0
Median Family Income 60-70%	6	281	2	204	0	0	0	0	0	0
Median Family Income 70-80%	1	72	1	107	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	70	1	131	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	91	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,051	8	923	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASCO COUNTY (101), FL										
MSA 45300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	1	103	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	1	103	0	0	0	0	0	0
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	49	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	86	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	97	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	168	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	400	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	264	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	167	0	0	0	0	2	167	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	180	0	0	1	424	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	139	0	0	0	0	1	89	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	750	0	0	1	424	3	256	0	0
PUTNAM COUNTY (107), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JOHNS COUNTY (109), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	4	502	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	299	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	4	502	1	299	0	0	0	0
ST. LUCIE COUNTY (111), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	97	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (119), FL										
MSA 45540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	86	1	102	2	821	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	1	102	2	821	0	0	0	0
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	39	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	77	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	116	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	154	0	0	0	0	0	0
Middle Income	0	0	1	157	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	2	311	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	131	8,286	53	7,388	13	6,033	16	2,672	0	0
STATE TOTAL	131	8,286	53	7,388	13	6,033	16	2,672	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARROW COUNTY (013), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
BARTOW COUNTY (015), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	123	0	0	0	0	0	0
Middle Income	0	0	0	0	1	392	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	1	392	0	0	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	168	0	0	0	0	2	168	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	168	0	0	0	0	2	168	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CATOOSA COUNTY (047), GA										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	408	0	0	2	408	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	408	0	0	2	408	0	0
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	73	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0
CHATTOOGA COUNTY (055), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	84	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	230	0	0	1	113	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	230	0	0	1	113	0	0
CLARKE COUNTY (059), GA										
MSA 12020										
Outside Assessment Area										
Low Income	2	124	1	121	0	0	2	163	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	103	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	124	2	224	0	0	2	163	0	0
CLAYTON COUNTY (063), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	206	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	206	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	95	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	140	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	375	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	295	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	470	1	140	1	295	0	0	0	0
COWETA COUNTY (077), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	108	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	118	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	226	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DECATUR COUNTY (087), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0
DOUGHERTY COUNTY (095), GA										
MSA 10500										
Outside Assessment Area										
Low Income	2	88	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	88	0	0	0	0	0	0	0	0
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	227	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	227	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FANNIN COUNTY (111), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	290	0	0	0	0	0	0	0	0
Upper Income	3	265	1	140	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	555	1	140	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	81	1	159	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	59	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	43	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	84	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	39	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	306	1	159	0	0	0	0	0	0
GILMER COUNTY (123), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	124	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	201	6	986	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	5	277	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	110	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	251	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	51	0	0	0	0	0	0	0	0
Median Family Income 110-120%	7	392	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	137	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,419	6	986	0	0	0	0	0	0
HALL COUNTY (139), GA										
MSA 23580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	48	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENRY COUNTY (151), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	223	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	223	0	0	0	0	0	0
HOUSTON COUNTY (153), GA										
MSA 47580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	178	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	178	0	0	0	0	0	0
MUSCOGEE COUNTY (215), GA										
MSA 17980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	467	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	467	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEWTON COUNTY (217), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	59	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
PAULDING COUNTY (223), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	1	111	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	1	111	0	0	1	51	0	0
RICHMOND COUNTY (245), GA										
MSA 12260										
Outside Assessment Area										
Low Income	6	494	1	109	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	494	1	109	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKDALE COUNTY (247), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
TOOMBS COUNTY (279), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	0	0	0	0
Upper Income	0	0	1	204	0	0	1	204	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	1	204	0	0	1	204	0	0
TOWNS COUNTY (281), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	74	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

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Loans by County
Small Business Loans - Originations
Institution: Santander Bank N.A.

Respondent ID: 0000025022
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	67	4,389	29	4,441	3	1,154	11	1,420	0	0
STATE TOTAL	67	4,389	29	4,441	3	1,154	11	1,420	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAWAII COUNTY (001), HI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	282	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	282	0	0	0	0
HONOLULU COUNTY (003), HI										
MSA 46520										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	176	1	105	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	60	1	112	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	236	2	217	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUAI COUNTY (007), HI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	1	71	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	1	71	0	0
MAUI COUNTY (009), HI										
MSA 27980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	227	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	227	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	534	2	217	1	282	1	71	0	0
STATE TOTAL	7	534	2	217	1	282	1	71	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADA COUNTY (001), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	217	1	118	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	288	1	118	0	0	0	0	0	0
BANNOCK COUNTY (005), ID										
MSA 38540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0
CASSIA COUNTY (031), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	268	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	268	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KOOTENAI COUNTY (055), ID										
MSA 17660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	363	1	407	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	363	1	407	0	0	0	0
MINIDOKA COUNTY (067), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	402	4	481	2	675	0	0	0	0
STATE TOTAL	6	402	4	481	2	675	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Outside Assessment Area										
Low Income	3	66	0	0	0	0	0	0	0	0
Moderate Income	1	69	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	199	0	0	0	0	0	0	0	0
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	38	1	151	0	0	0	0	0	0
Median Family Income 50-60%	16	803	3	400	0	0	3	114	0	0
Median Family Income 60-70%	10	605	1	113	0	0	6	418	0	0
Median Family Income 70-80%	12	730	0	0	0	0	1	16	0	0
Median Family Income 80-90%	10	810	4	937	0	0	7	569	0	0
Median Family Income 90-100%	4	233	3	567	0	0	0	0	0	0
Median Family Income 100-110%	1	65	0	0	0	0	1	65	0	0
Median Family Income 110-120%	2	179	0	0	1	308	0	0	0	0
Median Family Income ≥ 120%	6	311	3	468	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	3,774	15	2,636	1	308	18	1,182	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	449	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	104	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	165	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	5	436	1	136	2	525	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	436	3	405	3	974	0	0	0	0
EFFINGHAM COUNTY (049), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	992	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	992	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (071), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	0	0	0	0
KANE COUNTY (089), IL										
MSA 20994										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	140	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	62	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	1	140	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANKAKEE COUNTY (091), IL										
MSA 28100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	92	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	92	0	0	0	0	0	0	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	180	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	180	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	296	0	0	0	0
Median Family Income 100-110%	1	55	0	0	0	0	1	55	0	0
Median Family Income 110-120%	4	216	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	271	0	0	1	296	1	55	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	152	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (115), IL										
MSA 19500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0
MACOUPIN COUNTY (117), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	0	0	0	0
MADISON COUNTY (119), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	127	0	0	1	127	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	127	0	0	1	127	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PEORIA COUNTY (143), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	1	110	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	1	110	0	0	0	0	0	0
PERRY COUNTY (145), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0
PIATT COUNTY (147), IL										
MSA 16580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	87	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	112	0	0	0	0	0	0
Middle Income	1	61	0	0	1	336	1	336	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	1	112	1	336	1	336	0	0
SALINE COUNTY (165), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	537	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	537	0	0	0	0
SANGAMON COUNTY (167), IL										
MSA 44100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	203	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	53	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	196	4	578	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	113	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	166	0	0	0	0	0	0
Median Family Income ≥ 120%	3	240	2	228	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	489	8	1,085	0	0	0	0	0	0
WILLIAMSON COUNTY (199), IL										
MSA 16060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	93	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	98	6,196	32	4,970	8	3,443	21	1,700	0	0
STATE TOTAL	98	6,196	32	4,970	8	3,443	21	1,700	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), IN										
MSA 23060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	279	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	279	0	0	0	0
BOONE COUNTY (011), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	130	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0
CLARK COUNTY (019), IN										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	73	1	112	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	73	1	112	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (023), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	107	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0
HANCOCK COUNTY (059), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	403	1	104	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	403	1	104	0	0	0	0	0	0
HARRISON COUNTY (061), IN										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	128	0	0	1	597	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	0	0	1	597	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDRICKS COUNTY (063), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
HOWARD COUNTY (067), IN										
MSA 29020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	174	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	174	0	0	0	0	0	0	0	0
JOHNSON COUNTY (081), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	1	190	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	190	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	291	2	348	1	296	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	291	2	348	1	296	0	0	0	0
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0
LAWRENCE COUNTY (093), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	184	3	557	5	2,626	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	219	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	107	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	3	275	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	566	5	776	5	2,626	0	0	0	0
PERRY COUNTY (123), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	129	0	0	0	0	1	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	129	0	0	0	0	1	56	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTER COUNTY (127), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	104	1	308	1	308	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	104	1	308	1	308	0	0
PULASKI COUNTY (131), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
STEUBEN COUNTY (151), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	166	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	166	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SWITZERLAND COUNTY (155), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	30	2,218	13	1,871	12	6,206	3	964	0	0
STATE TOTAL	30	2,218	13	1,871	12	6,206	3	964	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUBUQUE COUNTY (061), IA										
MSA 20220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0
MARSHALL COUNTY (127), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	112	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0
MONTGOMERY COUNTY (137), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	176	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	708	0	0	0	0
Middle Income	0	0	0	0	1	325	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,033	0	0	0	0
POTTAWATTAMIE COUNTY (155), IA										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	1	353	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	353	0	0	0	0
POWESHIEK COUNTY (157), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	1	112	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	1	112	0	0	0	0	0	0
WOODBURY COUNTY (193), IA										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	195	1	302	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	1	302	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	207	4	595	4	1,688	0	0	0	0
STATE TOTAL	3	207	4	595	4	1,688	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	282	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	6	449	4	439	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	731	4	439	0	0	0	0	0	0
LEAVENWORTH COUNTY (103), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Outside Assessment Area										
Low Income	2	149	2	375	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	76	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	225	2	375	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	14	1,006	7	964	0	0	0	0	0	0
STATE TOTAL	14	1,006	7	964	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (005), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	121	2	233	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	121	2	233	0	0	0	0	0	0
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	2	255	0	0	2	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	2	255	0	0	2	255	0	0
BOONE COUNTY (015), KY										
MSA 17140										
Outside Assessment Area										
Low Income	1	70	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOYD COUNTY (019), KY										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	171	0	0	1	171	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0
FAYETTE COUNTY (067), KY										
MSA 30460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	272	1	272	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	272	1	272	0	0
GRANT COUNTY (081), KY										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	170	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	170	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAVES COUNTY (083), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
GREENUP COUNTY (089), KY										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	267	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	267	0	0	0	0	0	0
HARRISON COUNTY (097), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	232	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	232	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	55	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	2	491	0	0	2	491	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	2	491	0	0	2	491	0	0
LAUREL COUNTY (125), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (137), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0
MADISON COUNTY (151), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	236	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	236	0	0	0	0	0	0	0	0
MUHLENBERG COUNTY (177), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PULASKI COUNTY (199), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	1	44	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	1	116	0	0	0	0	0	0
TRIGG COUNTY (221), KY										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	0	0	0	0	2	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	2	120	0	0
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	1	53	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEBSTER COUNTY (233), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	20	1,209	11	1,765	1	272	8	1,309	0	0
STATE TOTAL	20	1,209	11	1,765	1	272	8	1,309	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSUMPTION PARISH (007), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	336	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	336	0	0	0	0	0	0
BOSSIER PARISH (015), LA										
MSA 43340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	99	1	118	2	782	2	217	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	1	118	2	782	2	217	0	0
CADD0 PARISH (017), LA										
MSA 43340										
Outside Assessment Area										
Low Income	2	129	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	129	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	57	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0
EAST FELICIANA PARISH (037), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON PARISH (051), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	411	0	0	1	169	0	0
Middle Income	1	85	0	0	0	0	0	0	0	0
Upper Income	1	41	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	126	3	411	0	0	1	169	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	0	0	0	0	0	0	0	0
Middle Income	6	347	0	0	0	0	0	0	0	0
Upper Income	1	73	0	0	0	0	1	73	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	459	0	0	0	0	1	73	0	0
POINTE COUPEE PARISH (077), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SABINE PARISH (085), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	168	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	168	0	0	0	0	0	0
ST. HELENA PARISH (091), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	143	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	143	0	0	0	0	0	0	0	0
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	115	0	0	0	0	0	0
Middle Income	2	128	0	0	0	0	0	0	0	0
Upper Income	2	88	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	216	1	115	0	0	0	0	0	0

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

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Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	24	1,563	14	1,887	2	782	5	660	0	0
STATE TOTAL	24	1,563	14	1,887	2	782	5	660	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AROOSTOOK COUNTY (003), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	137	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	0	0	0	0
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	4	459	0	0	4	399	0	0
Middle Income	4	215	0	0	0	0	0	0	0	0
Upper Income	1	32	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	296	4	459	0	0	5	431	0	0
HANCOCK COUNTY (009), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENNEBEC COUNTY (011), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	240	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	240	0	0	0	0	0	0	0	0
OXFORD COUNTY (017), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	162	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	162	0	0	0	0	0	0
PENOBSCOT COUNTY (019), ME										
MSA 12620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	176	2	321	0	0	2	264	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	176	2	321	0	0	2	264	0	0

Respondent ID: 0000025022

Agency: OCC - 1

State: MAINE (23)

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Loans by County
Small Business Loans - Originations
Institution: Santander Bank N.A.

Respondent ID: 0000025022
Agency: OCC - 1
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	16	960	10	1,323	0	0	7	695	0	0
STATE TOTAL	16	960	10	1,323	0	0	7	695	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	66	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	97	1	207	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	52	1	102	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	215	2	309	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	138	0	0	0	0	1	94	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	26	1	124	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	138	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	264	2	262	0	0	1	94	0	0
CAROLINE COUNTY (011), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	41	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	103	0	0	0	0	1	53	0	0
Upper Income	1	81	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	284	0	0	0	0	1	53	0	0
CHARLES COUNTY (017), MD										
MSA 47894										
Outside Assessment Area										
Low Income	1	78	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	0	0	0	0
FREDERICK COUNTY (021), MD										
MSA 23224										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	195	2	251	0	0	1	22	0	0
Middle Income	1	47	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	242	2	251	0	0	1	22	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARRETT COUNTY (023), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	128	1	138	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	1	138	0	0	0	0	0	0
HARFORD COUNTY (025), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	176	1	102	1	312	1	76	0	0
Upper Income	1	45	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	221	1	102	1	312	1	76	0	0
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	66	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	66	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	287	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	157	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	725	0	0	0	0
Median Family Income ≥ 120%	3	211	3	391	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	805	3	391	1	725	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	63	1	177	0	0	1	177	0	0
Median Family Income 70-80%	8	447	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	74	1	195	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	584	2	372	0	0	1	177	0	0
QUEEN ANNE'S COUNTY (035), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	110	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (043), MD										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	160	0	0	0	0	0	0	0	0
Upper Income	2	112	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	272	0	0	0	0	0	0	0	0
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	140	0	0	0	0	2	140	0	0
Median Family Income 40-50%	0	0	2	365	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	2	365	0	0	2	140	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	51	3,340	16	2,300	2	1,037	7	562	0	0
STATE TOTAL	51	3,340	16	2,300	2	1,037	7	562	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Inside AA 0002										
Low Income	12	689	1	150	0	0	2	33	0	0
Moderate Income	6	315	0	0	0	0	0	0	0	0
Middle Income	62	3,540	13	1,996	4	1,894	10	621	0	0
Upper Income	19	926	2	300	0	0	3	143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	99	5,470	16	2,446	4	1,894	15	797	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Inside AA 0019										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	8	312	1	150	3	1,738	1	15	0	0
Median Family Income 20-30%	10	543	2	266	0	0	1	50	0	0
Median Family Income 30-40%	5	212	0	0	0	0	2	60	0	0
Median Family Income 40-50%	24	1,464	4	675	1	400	5	224	0	0
Median Family Income 50-60%	22	1,484	4	546	0	0	3	126	0	0
Median Family Income 60-70%	17	1,083	4	624	1	295	2	192	0	0
Median Family Income 70-80%	13	847	0	0	0	0	4	254	0	0
Median Family Income 80-90%	16	727	3	450	1	900	5	230	0	0
Median Family Income 90-100%	15	811	3	379	2	1,000	4	204	0	0
Median Family Income 100-110%	21	1,113	1	135	0	0	1	10	0	0
Median Family Income 110-120%	12	785	2	295	3	1,883	2	147	0	0
Median Family Income ≥ 120%	115	6,247	17	2,606	5	2,144	19	1,358	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	278	15,628	41	6,126	16	8,360	49	2,870	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUKES COUNTY (007), MA										
MSA NA										
Inside AA 0030										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	383	1	140	1	560	6	833	0	0
Middle Income	21	1,344	3	504	1	500	2	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,727	4	644	2	1,060	8	908	0	0
ESSEX COUNTY (009), MA										
MSA 15764										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	6	445	1	191	0	0	1	100	0	0
Median Family Income 30-40%	43	2,671	8	1,322	3	1,520	10	1,416	0	0
Median Family Income 40-50%	29	1,638	3	600	6	2,098	6	944	0	0
Median Family Income 50-60%	13	770	6	1,044	0	0	3	112	0	0
Median Family Income 60-70%	25	1,370	1	110	0	0	4	205	0	0
Median Family Income 70-80%	21	1,072	8	1,201	5	2,625	4	312	0	0
Median Family Income 80-90%	24	1,444	6	978	2	1,000	4	124	0	0
Median Family Income 90-100%	41	2,593	6	795	3	1,839	8	910	0	0
Median Family Income 100-110%	40	2,082	7	1,208	2	600	8	396	0	0
Median Family Income 110-120%	24	1,148	4	815	3	1,807	7	654	0	0
Median Family Income ≥ 120%	81	4,660	10	1,797	4	2,026	13	1,128	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	347	19,893	60	10,061	28	13,515	68	6,301	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPDEN COUNTY (013), MA										
MSA 44140										
Inside AA 0022										
Low Income	5	205	0	0	1	570	1	27	0	0
Moderate Income	4	139	2	416	1	286	0	0	0	0
Middle Income	4	135	1	150	2	839	2	347	0	0
Upper Income	9	636	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,115	3	566	4	1,695	4	474	0	0
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	2	101	1	129	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	141	1	129	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	3	200	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	9	552	3	489	1	750	2	90	0	0
Median Family Income 40-50%	36	1,830	8	1,565	3	1,875	7	221	0	0
Median Family Income 50-60%	8	423	5	822	1	500	0	0	0	0
Median Family Income 60-70%	23	1,348	5	706	1	500	5	250	0	0
Median Family Income 70-80%	47	2,583	13	2,233	6	2,450	8	375	0	0
Median Family Income 80-90%	50	3,099	15	2,310	7	3,375	4	761	0	0
Median Family Income 90-100%	45	2,451	10	1,711	7	4,022	7	613	0	0
Median Family Income 100-110%	89	5,138	8	1,299	11	7,790	16	754	0	0
Median Family Income 110-120%	80	4,505	20	3,027	13	7,133	8	804	0	0
Median Family Income ≥ 120%	172	10,293	34	5,212	14	6,670	22	1,163	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	562	32,422	121	19,374	64	35,065	79	5,031	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	11	589	1	145	3	1,275	1	90	0	0
Median Family Income 70-80%	16	943	3	450	0	0	1	15	0	0
Median Family Income 80-90%	11	583	3	450	3	1,836	1	31	0	0
Median Family Income 90-100%	21	1,121	1	150	3	1,155	2	215	0	0
Median Family Income 100-110%	32	2,107	13	2,291	2	604	3	139	0	0
Median Family Income 110-120%	35	2,156	6	1,005	0	0	2	106	0	0
Median Family Income ≥ 120%	142	8,350	40	6,193	7	4,024	17	2,686	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	268	15,849	67	10,684	18	8,894	27	3,282	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	8	443	1	150	0	0	3	159	0	0
Median Family Income 50-60%	8	424	1	109	0	0	3	127	0	0
Median Family Income 60-70%	15	977	6	992	1	500	0	0	0	0
Median Family Income 70-80%	14	989	5	678	1	300	1	190	0	0
Median Family Income 80-90%	27	1,511	4	670	1	750	1	4	0	0
Median Family Income 90-100%	38	2,181	7	965	0	0	6	355	0	0
Median Family Income 100-110%	37	2,141	8	1,290	1	750	7	342	0	0
Median Family Income 110-120%	50	2,468	6	794	1	300	9	460	0	0
Median Family Income ≥ 120%	74	4,122	13	1,889	2	1,450	10	665	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	271	15,256	51	7,537	7	4,050	40	2,302	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	52	0	0	0	0	0	0	0	0
Median Family Income 20-30%	4	165	0	0	2	1,222	3	1,257	0	0
Median Family Income 30-40%	13	898	1	150	4	2,075	2	145	0	0
Median Family Income 40-50%	12	584	7	1,010	4	1,700	0	0	0	0
Median Family Income 50-60%	51	2,990	12	1,963	2	1,100	11	993	0	0
Median Family Income 60-70%	35	1,737	9	1,178	1	309	8	483	0	0
Median Family Income 70-80%	6	335	2	306	1	550	1	55	0	0
Median Family Income 80-90%	28	1,690	7	1,016	5	2,618	5	223	0	0
Median Family Income 90-100%	6	393	1	150	0	0	0	0	0	0
Median Family Income 100-110%	9	436	0	0	1	300	5	294	0	0
Median Family Income 110-120%	12	651	2	322	1	800	1	122	0	0
Median Family Income ≥ 120%	103	6,651	28	4,452	14	7,677	11	776	0	0
Median Family Income Not Known	5	354	3	620	3	1,536	3	845	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	286	16,936	72	11,167	38	19,887	50	5,193	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Inside AA 0027										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	8	402	2	234	1	300	3	95	0	0
Median Family Income 40-50%	10	553	3	435	1	330	0	0	0	0
Median Family Income 50-60%	17	1,031	1	135	1	400	3	261	0	0
Median Family Income 60-70%	18	1,061	2	280	0	0	4	290	0	0
Median Family Income 70-80%	6	430	0	0	1	400	1	36	0	0
Median Family Income 80-90%	7	435	1	150	2	953	1	75	0	0
Median Family Income 90-100%	27	1,595	6	889	0	0	4	316	0	0
Median Family Income 100-110%	20	1,144	4	632	1	310	2	70	0	0
Median Family Income 110-120%	28	1,413	5	841	0	0	3	148	0	0
Median Family Income ≥ 120%	93	4,791	17	2,673	7	3,750	5	113	0	0
Median Family Income Not Known	4	251	2	280	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	238	13,106	43	6,549	14	6,443	26	1,404	0	0
TOTAL INSIDE AA IN STATE	2,402	137,543	479	75,283	195	100,863	366	28,562	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2,402	137,543	479	75,283	195	100,863	366	28,562	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGAN COUNTY (005), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	105	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0
ANTRIM COUNTY (009), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	0	0	0	0
CLINTON COUNTY (037), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	6	400	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	488	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EATON COUNTY (045), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	0	0	0	0
GENESEE COUNTY (049), MI										
MSA 22420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0
GRAND TRAVERSE COUNTY (055), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
INGHAM COUNTY (065), MI										
MSA 29620										
Outside Assessment Area										
Low Income	2	172	1	176	1	270	0	0	0	0
Moderate Income	2	85	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	257	1	176	1	270	0	0	0	0
IONIA COUNTY (067), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	217	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	217	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	107	1	433	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	4	286	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	286	1	107	1	433	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	142	0	0	0	0	0	0
Median Family Income 50-60%	1	70	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	77	1	143	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	156	1	192	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	303	3	477	0	0	0	0	0	0
MONROE COUNTY (115), MI										
MSA 33780										
Outside Assessment Area										
Low Income	0	0	1	225	0	0	1	225	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	1	225	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEWAYGO COUNTY (123), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	0	0	0	0	0	0	0	0
Middle Income	1	38	2	264	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	2	264	0	0	0	0	0	0
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	98	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	2	212	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	2	212	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAGINAW COUNTY (145), MI										
MSA 40980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	145	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	0	0	0	0
SHIAWASSEE COUNTY (155), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	1,637	0	0	1	354	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,637	0	0	1	354	0	0	0	0
WASHTENAW COUNTY (161), MI										
MSA 11460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	174	0	0	0	0	0	0
Upper Income	2	118	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	1	174	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	142	0	0	0	0	0	0
Median Family Income 40-50%	3	198	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	95	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	54	0	0	0	0	1	54	0	0
Median Family Income 110-120%	0	0	5	553	0	0	0	0	0	0
Median Family Income ≥ 120%	2	159	1	128	1	500	1	128	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	506	7	823	1	500	2	182	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	58	3,984	21	2,925	4	1,557	3	407	0	0
STATE TOTAL	58	3,984	21	2,925	4	1,557	3	407	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	220	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	220	0	0	0	0	0	0
BLUE EARTH COUNTY (013), MN										
MSA 31860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	0	0	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	1	164	1	673	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	164	1	673	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OLMSTED COUNTY (109), MN										
MSA 40340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	278	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	278	0	0	0	0	0	0
ST. LOUIS COUNTY (137), MN										
MSA 20260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	109	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0
SIBLEY COUNTY (143), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	140	0	0	1	140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	1	140	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STEARNS COUNTY (145), MN										
MSA 41060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	571	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	571	0	0	0	0
WINONA COUNTY (169), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	150	7	911	2	1,244	1	140	0	0
STATE TOTAL	3	150	7	911	2	1,244	1	140	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COPIAH COUNTY (029), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	186	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	1	186	0	0	0	0	0	0
FORREST COUNTY (035), MS										
MSA 25620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0
GEORGE COUNTY (039), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	26	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (047), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	3	425	1	313	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	3	365	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	6	790	1	313	0	0	0	0
JACKSON COUNTY (059), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAFAYETTE COUNTY (071), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	76	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0
LEE COUNTY (081), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	58	1	183	0	0	2	241	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	1	183	0	0	2	241	0	0
LINCOLN COUNTY (085), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PANOLA COUNTY (107), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	115	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0
PERRY COUNTY (111), MS										
MSA 25620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	68	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RANKIN COUNTY (121), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	152	2	221	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	152	2	221	0	0	0	0	0	0
SCOTT COUNTY (123), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	0	0	0	0	0	0	0	0
SIMPSON COUNTY (127), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	107	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0

Respondent ID: 0000025022

Agency: OCC - 1

Institution: Santander Bank N.A.

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Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	16	993	14	1,872	1	313	3	307	0	0
STATE TOTAL	16	993	14	1,872	1	313	3	307	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (015), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
BOONE COUNTY (019), MO										
MSA 17860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0
CALLAWAY COUNTY (027), MO										
MSA 27620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	2	223	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	2	223	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	161	1	135	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	161	1	135	0	0	0	0	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	102	3	1,070	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	3	1,070	0	0	0	0
CRAWFORD COUNTY (055), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	227	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	227	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	91	2	233	0	0	3	324	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	2	233	0	0	3	324	0	0
GREENE COUNTY (077), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	343	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	1	343	0	0	0	0
HENRY COUNTY (083), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	149	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	149	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	60	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	151	0	0	0	0	0	0
Median Family Income 50-60%	1	87	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	292	0	0	1	135	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	52	2	261	0	0	2	52	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	199	5	704	0	0	3	187	0	0
JASPER COUNTY (097), MO										
MSA 27900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (099), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	92	0	0	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	101	0	0	0	0	0	0
JOHNSON COUNTY (101), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	195	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	0	0	0	0	0	0
LAFAYETTE COUNTY (107), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	108	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	108	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (113), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	234	0	0	2	234	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	234	0	0	2	234	0	0
LIVINGSTON COUNTY (117), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	2	360	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	2	360	0	0	0	0	0	0
MADISON COUNTY (123), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLATTE COUNTY (165), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	3	406	0	0	0	0	0	0
Upper Income	0	0	1	102	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	4	508	0	0	0	0	0	0
POLK COUNTY (167), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	283	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	283	0	0	0	0
PULASKI COUNTY (169), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	560	1	560	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	1	560	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	508	2	263	0	0	2	263	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	508	2	263	0	0	2	263	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	106	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	4	292	1	111	0	0	2	191	0	0
Median Family Income 70-80%	6	450	0	0	1	689	0	0	0	0
Median Family Income 80-90%	2	87	1	124	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	163	0	0	0	0	0	0
Median Family Income ≥ 120%	2	161	2	335	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	990	6	839	1	689	2	191	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS CITY (510), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	1	159	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	159	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	40	2,804	33	4,399	7	2,945	13	1,759	0	0
STATE TOTAL	40	2,804	33	4,399	7	2,945	13	1,759	0	0

Respondent ID: 0000025022

Agency: OCC - 1

State: MONTANA (30)

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Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	7	464	2	242	0	0	1	66	0	0
STATE TOTAL	7	464	2	242	0	0	1	66	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE										
MSA 36540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	38	2	226	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	2	226	0	0	0	0	0	0
HOLT COUNTY (089), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (111), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	81	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	0	0	0	0
MERRICK COUNTY (121), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	160	0	0	1	446	2	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	0	0	1	446	2	160	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	279	3	381	1	446	2	160	0	0
STATE TOTAL	4	279	3	381	1	446	2	160	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHURCHILL COUNTY (001), NV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	89	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	0	0	0	0	0	0
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	81	0	0	0	0	1	81	0	0
Median Family Income 50-60%	2	178	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	109	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	22	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	170	2	219	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	181	3	881	4	1,062	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	451	4	509	3	881	5	1,143	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (005), NV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	283	1	321	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	283	1	321	0	0	0	0
ELKO COUNTY (007), NV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	138	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	138	0	0	0	0	0	0
NYE COUNTY (023), NV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0

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Respondent ID: 0000025022

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State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	195	2	224	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	257	2	224	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	13	874	9	1,154	4	1,202	5	1,143	0	0
STATE TOTAL	13	874	9	1,154	4	1,202	5	1,143	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BELKNAP COUNTY (001), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	0	0	0	0	0	0	0	0
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	236	1	111	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	236	1	111	0	0	0	0	0	0

Loans by County

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Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0011										
Low Income	9	652	3	470	1	300	0	0	0	0
Moderate Income	22	1,312	2	255	1	400	2	75	0	0
Middle Income	31	1,763	11	1,756	3	1,409	3	162	0	0
Upper Income	42	2,328	7	1,106	1	400	8	357	0	0
Income Not Known	2	40	0	0	0	0	1	15	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	106	6,095	23	3,587	6	2,509	14	609	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Inside AA 0031										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	175	0	0	0	0	0	0	0	0
Middle Income	7	390	2	300	0	0	2	90	0	0
Upper Income	12	668	2	300	0	0	4	221	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,233	4	600	0	0	6	311	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	604	3	460	0	0	1	68	0	0
Middle Income	74	4,335	9	1,244	4	1,682	5	342	0	0
Upper Income	27	1,625	0	0	1	1,000	4	135	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	110	6,564	12	1,704	5	2,682	10	545	0	0

Loans by County

Small Business Loans - Originations

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Respondent ID: 0000025022

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	93	0	0	0	0	0	0	0	0
Middle Income	1	72	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	165	0	0	0	0	0	0	0	0
SULLIVAN COUNTY (019), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	192	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	192	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	237	13,892	39	5,891	11	5,191	30	1,465	0	0
TOTAL OUTSIDE AA IN STATE	7	499	3	553	0	0	0	0	0	0
STATE TOTAL	244	14,391	42	6,444	11	5,191	30	1,465	0	0

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Small Business Loans - Originations

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Respondent ID: 0000025022

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State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	6	419	0	0	0	0	0	0	0	0
Moderate Income	1	52	1	150	0	0	0	0	0	0
Middle Income	6	359	1	150	0	0	0	0	0	0
Upper Income	1	100	4	594	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	930	6	894	0	0	0	0	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	194	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	335	2	365	1	324	0	0	0	0
Median Family Income 70-80%	4	194	3	430	0	0	2	106	0	0
Median Family Income 80-90%	8	690	6	943	0	0	2	124	0	0
Median Family Income 90-100%	12	743	1	150	3	1,759	2	141	0	0
Median Family Income 100-110%	8	390	6	900	3	930	2	189	0	0
Median Family Income 110-120%	26	1,465	8	1,235	6	2,870	8	385	0	0
Median Family Income ≥ 120%	55	3,594	43	6,905	23	12,787	12	811	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	121	7,605	69	10,928	36	18,670	28	1,756	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	226	3	528	0	0	4	259	0	0
Middle Income	34	2,006	11	1,646	2	835	7	936	0	0
Upper Income	23	1,481	8	1,263	10	5,222	4	736	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	3,713	22	3,437	12	6,057	15	1,931	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	75	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	125	1	148	0	0	1	45	0	0
Median Family Income 50-60%	1	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	7	479	4	703	3	1,824	0	0	0	0
Median Family Income 70-80%	4	190	5	712	1	500	1	50	0	0
Median Family Income 80-90%	15	1,082	4	624	2	1,100	1	19	0	0
Median Family Income 90-100%	10	785	3	410	0	0	2	179	0	0
Median Family Income 100-110%	7	409	2	289	0	0	2	107	0	0
Median Family Income 110-120%	9	616	3	403	0	0	2	291	0	0
Median Family Income ≥ 120%	14	866	7	1,073	2	750	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	4,727	29	4,362	8	4,174	10	766	0	0

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State: NEW JERSEY (34)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	150	2	345	2	950	0	0	0	0
Upper Income	3	201	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	351	2	345	2	950	0	0	0	0
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	93	1	216	0	0	0	0	0	0
Middle Income	0	0	1	150	1	450	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	193	2	366	1	450	0	0	0	0

Loans by County

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	136	2	265	1	500	3	301	0	0
Median Family Income 30-40%	12	613	5	819	2	1,250	1	180	0	0
Median Family Income 40-50%	42	2,182	18	3,088	6	2,755	9	1,332	0	0
Median Family Income 50-60%	14	973	8	1,430	4	3,206	5	473	0	0
Median Family Income 60-70%	10	642	3	450	0	0	2	98	0	0
Median Family Income 70-80%	6	407	5	849	4	1,810	0	0	0	0
Median Family Income 80-90%	9	681	5	770	2	1,058	3	667	0	0
Median Family Income 90-100%	9	553	3	352	0	0	3	259	0	0
Median Family Income 100-110%	2	134	1	112	0	0	1	112	0	0
Median Family Income 110-120%	12	621	2	370	2	1,108	2	115	0	0
Median Family Income ≥ 120%	60	3,628	14	2,238	4	1,950	7	248	0	0
Median Family Income Not Known	0	0	3	655	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	178	10,570	69	11,398	25	13,637	36	3,785	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	238	0	0	0	0	0	0	0	0
Middle Income	8	472	3	493	2	679	0	0	0	0
Upper Income	1	72	3	502	0	0	1	72	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	782	6	995	2	679	1	72	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	7	454	3	504	0	0	0	0	0	0
Median Family Income 50-60%	7	386	3	530	1	350	2	77	0	0
Median Family Income 60-70%	17	1,018	4	523	1	313	8	428	0	0
Median Family Income 70-80%	9	431	2	280	0	0	0	0	0	0
Median Family Income 80-90%	11	596	3	460	0	0	4	277	0	0
Median Family Income 90-100%	11	844	7	1,210	6	3,150	5	1,249	0	0
Median Family Income 100-110%	8	492	2	300	3	1,600	1	50	0	0
Median Family Income 110-120%	8	472	3	550	3	1,050	0	0	0	0
Median Family Income ≥ 120%	25	1,355	12	1,872	4	1,869	9	591	0	0
Median Family Income Not Known	1	74	3	382	0	0	1	74	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	104	6,122	42	6,611	18	8,332	30	2,746	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	140	0	0	0	0	1	92	0	0
Middle Income	3	147	2	217	0	0	0	0	0	0
Upper Income	3	240	5	785	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	527	7	1,002	1	500	1	92	0	0

Loans by County

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0024										
Low Income	6	227	2	400	2	1,020	1	12	0	0
Moderate Income	21	1,155	2	400	0	0	2	108	0	0
Middle Income	44	2,549	8	1,315	5	2,850	7	568	0	0
Upper Income	39	2,213	10	1,748	3	1,361	11	630	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	110	6,144	22	3,863	10	5,231	21	1,318	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	143	0	0	0	0	0	0	0	0
Median Family Income 30-40%	15	903	1	115	2	1,500	3	157	0	0
Median Family Income 40-50%	2	164	0	0	0	0	1	68	0	0
Median Family Income 50-60%	7	326	3	582	3	1,356	3	100	0	0
Median Family Income 60-70%	15	677	2	286	0	0	6	291	0	0
Median Family Income 70-80%	14	940	14	2,054	2	665	3	207	0	0
Median Family Income 80-90%	39	2,515	19	3,026	4	1,899	5	293	0	0
Median Family Income 90-100%	30	1,934	17	2,464	7	3,080	5	216	0	0
Median Family Income 100-110%	31	1,952	15	2,173	7	3,611	9	680	0	0
Median Family Income 110-120%	44	2,735	21	3,665	20	12,119	7	403	0	0
Median Family Income ≥ 120%	57	3,286	28	4,407	24	11,585	12	1,085	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	256	15,575	120	18,772	69	35,815	54	3,500	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	150	0	0	0	0	0	0
Median Family Income 40-50%	10	765	5	800	1	500	0	0	0	0
Median Family Income 50-60%	13	907	3	337	0	0	7	516	0	0
Median Family Income 60-70%	11	764	2	262	2	876	3	731	0	0
Median Family Income 70-80%	13	801	1	150	1	550	2	188	0	0
Median Family Income 80-90%	15	930	4	677	1	412	5	496	0	0
Median Family Income 90-100%	22	1,302	6	967	0	0	4	165	0	0
Median Family Income 100-110%	39	1,818	4	710	2	1,100	4	247	0	0
Median Family Income 110-120%	44	2,761	21	3,178	3	1,823	6	994	0	0
Median Family Income ≥ 120%	151	8,658	42	6,566	17	7,767	19	1,565	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	318	18,706	89	13,797	27	13,028	50	4,902	0	0
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0014										
Low Income	1	60	0	0	0	0	0	0	0	0
Moderate Income	14	738	3	465	3	1,270	3	226	0	0
Middle Income	25	1,337	10	1,620	3	916	2	94	0	0
Upper Income	78	4,524	40	6,406	9	3,250	16	1,027	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	118	6,659	53	8,491	15	5,436	21	1,347	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	8	623	2	270	1	700	1	120	0	0
Median Family Income 30-40%	3	245	3	466	1	425	2	166	0	0
Median Family Income 40-50%	21	1,270	15	2,349	6	2,736	4	291	0	0
Median Family Income 50-60%	38	2,252	34	5,320	12	5,397	8	561	0	0
Median Family Income 60-70%	11	614	0	0	0	0	3	153	0	0
Median Family Income 70-80%	20	1,099	10	1,482	1	300	6	578	0	0
Median Family Income 80-90%	18	736	10	1,586	4	1,780	6	235	0	0
Median Family Income 90-100%	47	2,415	10	1,467	4	2,018	10	338	0	0
Median Family Income 100-110%	29	1,674	2	300	2	610	2	104	0	0
Median Family Income 110-120%	8	371	1	150	0	0	1	58	0	0
Median Family Income ≥ 120%	17	1,266	7	1,077	1	659	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	220	12,565	94	14,467	32	14,625	43	2,604	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	158	1	232	2	700	2	140	0	0
Median Family Income 40-50%	7	476	8	1,233	0	0	4	234	0	0
Median Family Income 50-60%	1	30	0	0	0	0	1	30	0	0
Median Family Income 60-70%	2	125	2	410	2	1,250	0	0	0	0
Median Family Income 70-80%	2	169	2	360	1	535	1	69	0	0
Median Family Income 80-90%	2	167	0	0	0	0	1	71	0	0
Median Family Income 90-100%	0	0	1	150	1	600	0	0	0	0
Median Family Income 100-110%	2	149	2	314	0	0	0	0	0	0
Median Family Income 110-120%	1	75	0	0	1	310	0	0	0	0
Median Family Income ≥ 120%	23	1,358	14	2,357	3	1,394	8	795	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	2,707	30	5,056	10	4,789	17	1,339	0	0
SALEM COUNTY (033), NJ										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	91	0	0	0	0	0	0	0	0
Middle Income	1	97	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	188	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	130	2	329	0	0	0	0	0	0
Middle Income	7	468	4	626	6	3,300	2	68	0	0
Upper Income	25	1,474	7	1,050	5	2,910	8	412	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	2,072	13	2,005	11	6,210	10	480	0	0
SUSSEX COUNTY (037), NJ										
MSA 35084										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	794	1	145	1	365	1	145	0	0
Upper Income	6	260	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,054	1	145	1	365	2	175	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	75	0	0	0	0	1	50	0	0
Median Family Income 30-40%	8	516	4	658	0	0	3	255	0	0
Median Family Income 40-50%	41	2,056	12	2,115	5	3,250	14	766	0	0
Median Family Income 50-60%	20	1,208	5	759	10	4,926	7	371	0	0
Median Family Income 60-70%	25	1,268	14	2,111	7	3,155	9	395	0	0
Median Family Income 70-80%	8	425	5	835	0	0	2	191	0	0
Median Family Income 80-90%	14	977	4	575	1	800	2	162	0	0
Median Family Income 90-100%	16	776	6	873	0	0	3	210	0	0
Median Family Income 100-110%	20	1,033	10	1,577	3	1,050	4	250	0	0
Median Family Income 110-120%	25	1,366	8	1,312	5	2,711	7	747	0	0
Median Family Income ≥ 120%	47	2,696	8	1,196	3	2,095	9	441	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	226	12,396	76	12,011	34	17,987	61	3,838	0	0
WARREN COUNTY (041), NJ										
MSA 10900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	150	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	3	203	2	300	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	268	3	450	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	1,912	112,192	745	117,790	311	155,535	400	30,651	0	0
TOTAL OUTSIDE AA IN STATE	24	1,662	10	1,605	3	1,400	0	0	0	0
STATE TOTAL	1,936	113,854	755	119,395	314	156,935	400	30,651	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	2	217	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	85	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	543	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	80	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	89	1	116	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	254	3	333	1	543	0	0	0	0
DONA ANA COUNTY (013), NM										
MSA 29740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	22	0	0	3	2,610	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	3	2,610	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUAY COUNTY (037), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	1	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0	0
RIO ARRIBA COUNTY (039), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
SAN JUAN COUNTY (045), NM										
MSA 22140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	126	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MIGUEL COUNTY (047), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	0	0	0	0
SANTA FE COUNTY (049), NM										
MSA 42140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	81	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	525	4	459	4	3,153	1	81	0	0
STATE TOTAL	8	525	4	459	4	3,153	1	81	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	135	4	651	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	4	651	0	0	0	0	0	0
BRONX COUNTY (005), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	125	4	711	1	750	0	0	0	0
Median Family Income 30-40%	6	320	3	450	0	0	0	0	0	0
Median Family Income 40-50%	9	574	4	570	3	1,506	5	289	0	0
Median Family Income 50-60%	9	622	5	719	1	274	4	290	0	0
Median Family Income 60-70%	3	131	3	450	0	0	2	101	0	0
Median Family Income 70-80%	1	75	0	0	1	463	1	75	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	167	1	150	0	0	0	0	0	0
Median Family Income 100-110%	1	95	0	0	0	0	0	0	0	0
Median Family Income 110-120%	11	637	4	516	0	0	4	212	0	0
Median Family Income ≥ 120%	1	100	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	2,846	25	3,816	6	2,993	16	967	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROOME COUNTY (007), NY										
MSA 13780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	1	816	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	1	816	0	0	0	0
CAYUGA COUNTY (011), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	84	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	0	0	0	0	0	0	0	0
CHAUTAUQUA COUNTY (013), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEMUNG COUNTY (015), NY										
MSA 21300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	247	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	247	0	0	0	0	0	0
CHENANGO COUNTY (017), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	133	1	128	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	133	1	128	0	0	0	0	0	0
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	166	0	0	0	0	0	0
Upper Income	3	191	3	382	0	0	2	121	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	191	4	548	0	0	2	121	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	633	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	143	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	67	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	0	0	2	633	0	0	0	0
FULTON COUNTY (035), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (039), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	116	0	0	0	0	0	0
JEFFERSON COUNTY (045), NY										
MSA 48060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	178	2	294	1	675	1	28	0	0
Median Family Income 30-40%	10	758	10	1,468	3	1,150	5	505	0	0
Median Family Income 40-50%	39	2,633	64	9,901	14	7,290	10	677	0	0
Median Family Income 50-60%	65	4,353	32	4,569	13	6,916	17	1,043	0	0
Median Family Income 60-70%	39	2,769	34	5,049	11	5,418	11	692	0	0
Median Family Income 70-80%	45	2,162	35	5,208	9	5,400	13	618	0	0
Median Family Income 80-90%	37	2,448	26	3,850	5	2,250	10	645	0	0
Median Family Income 90-100%	28	1,841	22	3,223	10	5,108	4	196	0	0
Median Family Income 100-110%	30	1,796	6	924	0	0	6	280	0	0
Median Family Income 110-120%	20	1,405	23	3,468	3	1,957	2	96	0	0
Median Family Income ≥ 120%	69	4,667	43	6,399	14	7,122	18	2,105	0	0
Median Family Income Not Known	8	542	8	1,176	7	3,400	3	155	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	393	25,552	305	45,529	90	46,686	100	7,040	0	0
MADISON COUNTY (053), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	0	0	0	0
Upper Income	1	89	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	108	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	106	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	120	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	103	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	103	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	129	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	4	455	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	143	1	150	0	0	2	72	0	0
Median Family Income 40-50%	1	90	0	0	2	1,050	1	90	0	0
Median Family Income 50-60%	7	506	2	285	1	350	0	0	0	0
Median Family Income 60-70%	1	50	2	267	0	0	0	0	0	0
Median Family Income 70-80%	5	340	6	850	1	328	1	12	0	0
Median Family Income 80-90%	11	746	7	1,040	4	2,070	3	270	0	0
Median Family Income 90-100%	15	1,030	10	1,425	0	0	4	262	0	0
Median Family Income 100-110%	33	2,231	12	1,714	2	866	9	537	0	0
Median Family Income 110-120%	15	930	10	1,507	2	850	4	158	0	0
Median Family Income ≥ 120%	19	1,116	18	2,710	4	1,375	4	180	0	0
Median Family Income Not Known	1	85	1	150	0	0	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	111	7,267	69	10,098	16	6,889	29	1,731	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	198	1	150	0	0	1	54	0	0
Median Family Income 40-50%	9	371	5	768	0	0	3	98	0	0
Median Family Income 50-60%	8	495	3	439	0	0	2	125	0	0
Median Family Income 60-70%	2	125	1	150	0	0	0	0	0	0
Median Family Income 70-80%	1	11	0	0	0	0	1	11	0	0
Median Family Income 80-90%	1	100	1	150	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	250	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	222	14,634	93	14,186	27	13,585	37	2,530	0	0
Median Family Income Not Known	17	1,094	7	987	1	900	2	106	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	266	17,278	111	16,830	28	14,485	46	2,924	0	0
NIAGARA COUNTY (063), NY										
MSA 15380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	177	0	0	0	0	2	177	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	177	0	0	0	0	2	177	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	1	86	0	0	0	0	1	86	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	1	86	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	147	0	0	0	0	1	88	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	105	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	147	1	105	0	0	1	88	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	103	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	10	727	23	3,256	1	300	3	214	0	0
Moderate Income	2	176	1	150	0	0	0	0	0	0
Middle Income	4	231	7	1,149	10	4,946	0	0	0	0
Upper Income	6	422	9	1,425	2	750	3	241	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,556	40	5,980	13	5,996	6	455	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	299	1	105	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	299	1	105	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	5	326	8	1,062	0	0	3	283	0	0
Median Family Income 50-60%	22	1,475	5	716	3	1,600	8	564	0	0
Median Family Income 60-70%	31	1,944	18	2,907	9	5,149	9	468	0	0
Median Family Income 70-80%	23	1,443	21	3,036	2	625	5	261	0	0
Median Family Income 80-90%	24	1,496	17	2,429	9	5,224	4	270	0	0
Median Family Income 90-100%	37	2,484	18	2,966	8	2,830	8	528	0	0
Median Family Income 100-110%	19	1,236	8	1,190	2	850	7	545	0	0
Median Family Income 110-120%	19	996	9	1,401	4	2,170	9	491	0	0
Median Family Income ≥ 120%	72	4,470	37	5,680	12	5,470	22	1,326	0	0
Median Family Income Not Known	2	131	3	410	1	700	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	254	16,001	144	21,797	50	24,618	75	4,736	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Inside AA 0017										
Low Income	2	104	3	410	1	325	0	0	0	0
Moderate Income	16	1,058	5	724	0	0	2	224	0	0
Middle Income	55	3,107	10	1,480	3	2,300	10	432	0	0
Upper Income	164	9,427	41	6,192	6	3,371	30	2,199	0	0
Income Not Known	0	0	1	150	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	237	13,696	60	8,956	10	5,996	42	2,855	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	4	369	6	933	4	1,388	2	169	0	0
Moderate Income	5	343	12	1,798	5	2,117	5	997	0	0
Middle Income	5	342	4	579	2	750	2	92	0	0
Upper Income	12	728	12	1,914	4	2,310	5	228	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,782	34	5,224	15	6,565	14	1,486	0	0
ST. LAWRENCE COUNTY (089), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	74	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHEENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	1	20	0	0	0	0	0	0	0	0
Moderate Income	4	245	0	0	0	0	0	0	0	0
Middle Income	2	96	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	361	0	0	0	0	0	0	0	0
SCHOHARIE COUNTY (095), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	3	550	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	1	1,000	1	100	0	0
Median Family Income 60-70%	1	40	4	526	0	0	0	0	0	0
Median Family Income 70-80%	24	1,604	8	1,234	1	453	4	252	0	0
Median Family Income 80-90%	17	915	8	1,165	1	560	6	525	0	0
Median Family Income 90-100%	11	768	8	1,312	0	0	3	104	0	0
Median Family Income 100-110%	10	613	6	719	0	0	2	113	0	0
Median Family Income 110-120%	12	789	6	965	0	0	2	160	0	0
Median Family Income ≥ 120%	12	668	2	300	1	320	3	132	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	88	5,497	45	6,771	4	2,333	21	1,386	0	0
SULLIVAN COUNTY (105), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	140	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	49	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	1	140	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TIOGA COUNTY (107), NY										
MSA 13780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	0	0	0	0
TOMPKINS COUNTY (109), NY										
MSA 27060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	241	0	0	0	0	1	98	0	0
Middle Income	2	162	0	0	0	0	2	162	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	403	0	0	0	0	3	260	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	273	0	0	0	0	1	73	0	0
Median Family Income 50-60%	0	0	0	0	1	665	0	0	0	0
Median Family Income 60-70%	4	357	1	150	0	0	1	96	0	0
Median Family Income 70-80%	2	145	2	500	1	500	0	0	0	0
Median Family Income 80-90%	1	50	0	0	1	750	1	50	0	0
Median Family Income 90-100%	1	55	1	120	0	0	1	55	0	0
Median Family Income 100-110%	0	0	1	150	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	600	0	0	0	0
Median Family Income ≥ 120%	15	1,177	10	1,485	5	2,466	3	560	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	2,057	15	2,405	10	5,481	7	834	0	0
TOTAL INSIDE AA IN STATE	1,421	90,194	774	116,202	214	109,481	336	22,473	0	0
TOTAL OUTSIDE AA IN STATE	97	6,682	96	14,207	32	14,510	29	2,673	0	0
STATE TOTAL	1,518	96,876	870	130,409	246	123,991	365	25,146	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	130	0	0	0	0	0	0	0	0
Middle Income	0	0	6	665	0	0	3	342	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	6	665	0	0	3	342	0	0
BEAUFORT COUNTY (013), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	0	0	0	0
BERTIE COUNTY (015), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	93	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRUNSWICK COUNTY (019), NC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	93	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	108	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	1	168	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	1	168	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0
CALDWELL COUNTY (027), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	66	1	105	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	66	1	105	0	0	0	0	0	0
CATAWBA COUNTY (035), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	388	1	388	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	1	388	1	388	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (037), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	58	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	0	0	0	0
CRAVEN COUNTY (049), NC										
MSA 35100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	144	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	144	0	0	0	0	0	0
DAVIDSON COUNTY (057), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	0	0	0	0	0	0	0	0
Middle Income	1	88	1	135	1	315	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	137	1	135	1	315	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	1	102	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	1	102	0	0	0	0	0	0
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	2	322	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	2	322	0	0	0	0	0	0
FRANKLIN COUNTY (069), NC										
MSA 39580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	109	0	0	0	0	0	0
Middle Income	0	0	1	199	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	308	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GASTON COUNTY (071), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	132	0	0	0	0	0	0
Middle Income	0	0	1	154	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	286	0	0	0	0	0	0
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	3	494	0	0	3	494	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	36	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	78	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	114	3	494	0	0	3	494	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAYWOOD COUNTY (087), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	725	1	725	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	725	1	725	0	0
HOKE COUNTY (093), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	105	0	0	0	0	0	0
IREDELL COUNTY (097), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	136	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	136	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (099), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	84	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	0	0	0	0	0	0	0	0
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
Low Income	2	118	2	203	0	0	3	220	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	139	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	3	342	0	0	3	220	0	0
LINCOLN COUNTY (109), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	84	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0
MACON COUNTY (113), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	276	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	276	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	70	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	126	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	1	126	0	0	0	0	0	0
NASH COUNTY (127), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	94	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	1	106	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	0	0	0	0	0	0
ONSLOW COUNTY (133), NC										
MSA 27340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	153	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	153	0	0	0	0	0	0	0	0
PASQUOTANK COUNTY (139), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	109	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENDER COUNTY (141), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	431	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	431	0	0	0	0
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STOKES COUNTY (169), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	89	1	211	1	396	1	396	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	1	211	1	396	1	396	0	0
SURRY COUNTY (171), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	212	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	212	0	0	0	0	0	0
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	189	0	0	0	0	0	0
Upper Income	1	65	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	1	189	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VANCE COUNTY (181), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	247	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	247	0	0	0	0	0	0	0	0
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	5	417	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	88	1	115	0	0	0	0	0	0
Median Family Income 70-80%	2	153	2	260	0	0	3	353	0	0
Median Family Income 80-90%	0	0	1	162	0	0	0	0	0	0
Median Family Income 90-100%	1	98	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	142	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	898	4	537	0	0	3	353	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (187), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	319	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	319	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	52	3,686	36	4,774	6	2,574	15	2,918	0	0
STATE TOTAL	52	3,686	36	4,774	6	2,574	15	2,918	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	1	295	1	295	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	1	295	1	295	0	0
CLINTON COUNTY (027), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	117	0	0	0	0	0	0
Median Family Income 40-50%	2	140	1	112	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	81	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	80	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	301	2	229	0	0	0	0	0	0
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	290	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	290	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (045), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	0	0	1	262	1	262	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	1	262	1	262	0	0
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	76	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	8	623	2	209	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	101	0	0	0	0	0	0
Median Family Income 80-90%	1	99	1	104	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	798	4	414	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (057), OH										
MSA 19430										
Outside Assessment Area										
Low Income	1	70	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0
GUERNSEY COUNTY (059), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	88	1	106	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	1	106	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	273	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	169	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	231	2	991	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	673	2	991	0	0	0	0
JEFFERSON COUNTY (081), OH										
MSA 48260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAWRENCE COUNTY (087), OH										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	0	0	0	0	1	87	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	1	87	0	0
LICKING COUNTY (089), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	180	0	0	0	0	0	0	0	0
Middle Income	13	1,019	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,199	0	0	0	0	0	0	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	79	1	138	0	0	0	0	0	0
Middle Income	2	130	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	209	1	138	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	156	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	156	0	0	0	0	0	0	0	0
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	71	1	111	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	71	1	111	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	142	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	177	1	136	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	146	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	319	2	282	0	0	0	0	0	0
MUSKINGUM COUNTY (119), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	1	67	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	1	67	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OTTAWA COUNTY (123), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	0	0	0	0	0	0	0	0
ROSS COUNTY (141), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	2	203	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	2	203	0	0	0	0	0	0
SANDUSKY COUNTY (143), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	115	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	115	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCIOTO COUNTY (145), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	101	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	0	0	0	0
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	101	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH										
MSA 10420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	6	494	2	205	0	0	6	533	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	66	1	157	1	275	1	157	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	560	3	362	1	275	7	690	0	0
TUSCARAWAS COUNTY (157), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	159	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	159	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (165), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	279	0	0	0	0	0	0	0	0
Upper Income	1	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	365	0	0	0	0	0	0	0	0
WOOD COUNTY (173), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	3	235	1	131	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	279	1	131	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	71	5,197	24	2,958	6	2,113	11	1,401	0	0
STATE TOTAL	71	5,197	24	2,958	6	2,113	11	1,401	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARTER COUNTY (019), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	66	1	106	0	0	2	172	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	66	1	106	0	0	2	172	0	0
COMANCHE COUNTY (031), OK										
MSA 30020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0
CREEK COUNTY (037), OK										
MSA 46140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MUSKOGEE COUNTY (101), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	1	175	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	1	175	0	0	0	0	0	0
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	4	294	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	294	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POTTAWATOMIE COUNTY (125), OK										
MSA NA										
Outside Assessment Area										
Low Income	1	90	4	514	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	4	514	0	0	0	0	0	0
SEMINOLE COUNTY (133), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	637	8	1,020	0	0	3	272	0	0
STATE TOTAL	8	637	8	1,020	0	0	3	272	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (003), OR										
MSA 18700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	190	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	0	0	0	0	0	0
CLACKAMAS COUNTY (005), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	329	0	0	0	0
Middle Income	3	184	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	184	0	0	1	329	0	0	0	0
DESCHUTES COUNTY (017), OR										
MSA 13460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (019), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	94	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	0	0	0	0
JACKSON COUNTY (029), OR										
MSA 32780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	74	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
LANE COUNTY (039), OR										
MSA 21660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	73	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (043), OR										
MSA 10540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	123	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	0	0	0	0	0	0
MARION COUNTY (047), OR										
MSA 41420										
Outside Assessment Area										
Low Income	1	60	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	137	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	137	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	302	1	109	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	302	1	109	0	0	0	0	0	0
TILLAMOOK COUNTY (057), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (067), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	96	1	108	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	61	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	157	1	108	0	0	0	0	0	0
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	1	110	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	1	110	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	17	1,156	6	777	1	329	0	0	0	0
STATE TOTAL	17	1,156	6	777	1	329	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), PA										
MSA 23900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	1	200	0	0	0	0	0	0
Upper Income	2	60	0	0	0	0	2	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	122	1	200	0	0	2	60	0	0
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	150	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	126	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	100	2	290	0	0	0	0	0	0
Median Family Income 100-110%	4	286	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	123	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	386	5	689	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKS COUNTY (011), PA										
MSA 39740										
Inside AA 0020										
Low Income	5	240	2	300	0	0	1	100	0	0
Moderate Income	3	140	3	550	0	0	1	30	0	0
Middle Income	61	2,603	13	1,971	5	3,150	11	360	0	0
Upper Income	24	1,052	5	891	2	589	6	1,004	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	4,035	23	3,712	7	3,739	19	1,494	0	0
BRADFORD COUNTY (015), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	78	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	5	316	4	580	2	1,266	0	0	0	0
Median Family Income 50-60%	12	569	2	277	4	2,222	4	219	0	0
Median Family Income 60-70%	5	212	4	700	7	4,500	0	0	0	0
Median Family Income 70-80%	14	730	8	1,080	3	1,385	4	730	0	0
Median Family Income 80-90%	15	872	13	2,120	5	2,495	5	341	0	0
Median Family Income 90-100%	20	1,299	5	743	4	2,238	5	325	0	0
Median Family Income 100-110%	7	478	3	411	2	825	1	150	0	0
Median Family Income 110-120%	16	911	7	1,278	1	270	2	140	0	0
Median Family Income ≥ 120%	51	2,656	13	1,992	5	2,060	14	1,733	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	145	8,043	59	9,181	33	17,261	35	3,638	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	3	273	0	0	0	0	3	273	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	373	0	0	0	0	3	273	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARBON COUNTY (025), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	99	0	0	0	0	0	0	0	0
Middle Income	3	91	1	165	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	190	1	165	0	0	0	0	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	210	0	0	0	0	0	0	0	0
Middle Income	4	125	0	0	0	0	0	0	0	0
Upper Income	3	176	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	511	0	0	0	0	1	25	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	82	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	235	0	0	0	0	0	0
Median Family Income 60-70%	6	304	1	160	0	0	2	212	0	0
Median Family Income 70-80%	10	503	1	250	2	1,346	1	50	0	0
Median Family Income 80-90%	10	680	3	514	0	0	1	50	0	0
Median Family Income 90-100%	23	1,217	7	1,199	0	0	3	91	0	0
Median Family Income 100-110%	4	171	0	0	1	712	0	0	0	0
Median Family Income 110-120%	7	374	3	465	3	1,563	2	63	0	0
Median Family Income ≥ 120%	43	2,728	6	1,141	8	4,513	7	1,242	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	105	6,059	23	3,964	14	8,134	16	1,708	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	1	105	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	1	105	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (035), PA										
MSA NA										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	150	0	0	0	0	0	0
Middle Income	8	336	2	400	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	386	3	550	1	1,000	0	0	0	0
COLUMBIA COUNTY (037), PA										
MSA 14100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	1	19	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	1	150	0	0	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Inside AA 0007										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	7	495	0	0	1	400	0	0	0	0
Middle Income	21	1,122	1	160	1	395	2	127	0	0
Upper Income	8	431	2	290	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	2,148	3	450	2	795	2	127	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAUPHIN COUNTY (043), PA										
MSA 25420										
Inside AA 0007										
Low Income	3	120	0	0	0	0	0	0	0	0
Moderate Income	5	480	0	0	1	270	0	0	0	0
Middle Income	11	777	0	0	0	0	1	49	0	0
Upper Income	5	123	1	102	0	0	2	112	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,500	1	102	1	270	3	161	0	0
DELAWARE COUNTY (045), PA										
MSA 37964										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	51	0	0	0	0	1	51	0	0
Median Family Income 50-60%	4	266	1	139	3	1,830	0	0	0	0
Median Family Income 60-70%	1	40	2	300	0	0	0	0	0	0
Median Family Income 70-80%	7	376	2	400	0	0	3	128	0	0
Median Family Income 80-90%	0	0	1	250	2	725	0	0	0	0
Median Family Income 90-100%	4	249	3	501	1	415	0	0	0	0
Median Family Income 100-110%	6	354	0	0	1	300	1	30	0	0
Median Family Income 110-120%	5	166	5	806	0	0	2	70	0	0
Median Family Income ≥ 120%	152	8,453	25	3,947	12	4,614	21	1,450	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	180	9,955	39	6,343	19	7,884	28	1,729	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	226	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	226	0	0	1	115	0	0
FRANKLIN COUNTY (055), PA										
MSA 16540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	309	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	1	309	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	135	0	0	0	0	1	100	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	65	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	323	1	150	0	0	0	0	0	0
Median Family Income 80-90%	9	630	1	150	1	300	3	120	0	0
Median Family Income 90-100%	17	1,051	1	116	0	0	5	289	0	0
Median Family Income 100-110%	13	693	3	486	0	0	1	32	0	0
Median Family Income 110-120%	10	470	0	0	0	0	1	46	0	0
Median Family Income ≥ 120%	9	439	0	0	1	650	1	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	68	3,906	6	902	2	950	12	652	0	0
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0010										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	3	202	1	150	0	0	1	100	0	0
Middle Income	6	416	1	165	0	0	1	33	0	0
Upper Income	4	200	1	120	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	918	3	435	0	0	2	133	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEHIGH COUNTY (077), PA										
MSA 10900										
Inside AA 0001										
Low Income	8	589	1	135	0	0	2	120	0	0
Moderate Income	22	1,252	4	602	1	405	3	55	0	0
Middle Income	21	1,008	6	1,000	0	0	4	164	0	0
Upper Income	15	770	5	633	1	300	2	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	66	3,619	16	2,370	2	705	11	373	0	0
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	0	0	1	433	0	0	0	0
Middle Income	6	326	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	450	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	416	0	0	2	883	0	0	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
Inside AA 0025										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	125	0	0	1	500	0	0	0	0
Middle Income	9	532	7	1,082	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	657	7	1,082	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIFFLIN COUNTY (087), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	0	0	0	0
MONROE COUNTY (089), PA										
MSA 20700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	51	1	112	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	91	1	112	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	65	0	0	1	400	1	65	0	0
Median Family Income 20-30%	1	100	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	205	0	0	0	0	3	190	0	0
Median Family Income 40-50%	1	100	3	410	0	0	0	0	0	0
Median Family Income 50-60%	5	298	3	366	1	487	0	0	0	0
Median Family Income 60-70%	16	989	3	469	2	940	2	163	0	0
Median Family Income 70-80%	12	629	2	288	0	0	2	92	0	0
Median Family Income 80-90%	33	1,982	11	1,712	4	1,685	9	449	0	0
Median Family Income 90-100%	37	1,981	8	1,317	3	1,155	7	391	0	0
Median Family Income 100-110%	19	946	2	267	2	621	1	89	0	0
Median Family Income 110-120%	15	924	6	927	5	1,608	4	451	0	0
Median Family Income ≥ 120%	71	3,854	19	2,916	8	4,127	14	740	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	215	12,073	57	8,672	26	11,023	43	2,630	0	0
MONTOUR COUNTY (093), PA										
MSA 14100										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	0	0	0	0	1	90	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Inside AA 0001										
Low Income	1	19	0	0	0	0	0	0	0	0
Moderate Income	6	230	1	150	1	450	1	36	0	0
Middle Income	26	1,407	0	0	4	1,920	4	160	0	0
Upper Income	13	776	5	687	2	1,146	2	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	2,432	6	837	7	3,516	7	307	0	0
NORTHUMBERLAND COUNTY (097), PA										
MSA NA										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	6	258	3	451	2	1,500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	358	3	451	2	1,500	0	0	0	0
PERRY COUNTY (099), PA										
MSA 25420										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	1	195	0	0	1	195	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	1	195	0	0	1	195	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	8	622	0	0	5	3,190	1	52	0	0
Median Family Income 30-40%	3	172	1	157	0	0	2	256	0	0
Median Family Income 40-50%	12	737	5	698	5	2,332	0	0	0	0
Median Family Income 50-60%	27	1,442	5	798	3	2,550	9	559	0	0
Median Family Income 60-70%	19	1,022	8	1,295	0	0	2	179	0	0
Median Family Income 70-80%	16	848	4	690	0	0	1	67	0	0
Median Family Income 80-90%	23	1,350	4	630	0	0	4	141	0	0
Median Family Income 90-100%	22	1,354	12	1,883	1	325	4	341	0	0
Median Family Income 100-110%	8	374	1	200	3	1,322	3	110	0	0
Median Family Income 110-120%	6	374	0	0	1	476	1	70	0	0
Median Family Income ≥ 120%	68	3,983	24	3,518	12	6,028	14	1,341	0	0
Median Family Income Not Known	4	317	3	676	3	2,023	1	85	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	216	12,595	67	10,545	33	18,246	42	3,201	0	0
PIKE COUNTY (103), PA										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	41	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHUYLKILL COUNTY (107), PA										
MSA NA										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	628	2	334	1	750	1	98	0	0
Middle Income	24	1,492	3	490	2	1,300	4	205	0	0
Upper Income	29	1,137	2	267	0	0	4	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	3,257	7	1,091	3	2,050	9	403	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
SUSQUEHANNA COUNTY (115), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (119), PA										
MSA NA										
Inside AA 0032										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	1	150	1	500	0	0	0	0
Upper Income	2	70	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	165	1	150	1	500	0	0	0	0
VENANGO COUNTY (121), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	330	0	0	0	0	0	0
Middle Income	2	46	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	2	330	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (133), PA										
MSA 49620										
Inside AA 0028										
Low Income	4	172	0	0	0	0	2	73	0	0
Moderate Income	4	289	0	0	0	0	0	0	0	0
Middle Income	40	1,837	5	781	2	1,320	12	454	0	0
Upper Income	7	286	1	157	0	0	2	84	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,584	6	938	2	1,320	16	611	0	0
TOTAL INSIDE AA IN STATE	1,370	75,353	331	51,970	156	79,393	248	17,477	0	0
TOTAL OUTSIDE AA IN STATE	38	1,908	18	2,473	3	1,192	6	448	0	0
STATE TOTAL	1,408	77,261	349	54,443	159	80,585	254	17,925	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (001), RI										
MSA 39300										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	320	1	150	0	0	0	0	0	0
Middle Income	5	173	1	120	0	0	1	70	0	0
Upper Income	14	917	2	300	0	0	1	86	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,410	4	570	0	0	2	156	0	0
KENT COUNTY (003), RI										
MSA 39300										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	212	1	124	0	0	1	50	0	0
Middle Income	24	1,194	12	1,694	2	650	4	108	0	0
Upper Income	27	1,471	5	709	1	850	4	944	0	0
Income Not Known	0	0	1	145	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	2,877	19	2,672	3	1,500	9	1,102	0	0
NEWPORT COUNTY (005), RI										
MSA 39300										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	16	1,012	2	400	0	0	0	0	0	0
Upper Income	27	1,389	3	379	0	0	4	158	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	2,401	6	929	0	0	4	158	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Inside AA 0019										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	234	2	280	0	0	0	0	0	0
Median Family Income 30-40%	16	1,088	7	1,025	4	1,277	2	403	0	0
Median Family Income 40-50%	35	2,136	14	2,167	2	754	6	273	0	0
Median Family Income 50-60%	26	1,436	7	1,150	0	0	5	463	0	0
Median Family Income 60-70%	24	1,490	4	600	1	450	5	263	0	0
Median Family Income 70-80%	33	1,822	7	1,057	2	1,626	2	96	0	0
Median Family Income 80-90%	28	1,725	4	560	1	300	3	124	0	0
Median Family Income 90-100%	38	2,162	5	754	1	340	4	157	0	0
Median Family Income 100-110%	21	1,090	6	1,060	1	750	4	118	0	0
Median Family Income 110-120%	40	2,014	6	858	2	1,328	6	194	0	0
Median Family Income ≥ 120%	75	4,471	10	1,508	0	0	13	526	0	0
Median Family Income Not Known	4	215	1	150	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	343	19,883	73	11,169	14	6,825	50	2,617	0	0
WASHINGTON COUNTY (009), RI										
MSA 39300										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	563	2	326	0	0	1	176	0	0
Upper Income	33	1,604	12	1,674	0	0	6	338	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	2,167	14	2,000	0	0	7	514	0	0
TOTAL INSIDE AA IN STATE	510	28,738	116	17,340	17	8,325	72	4,547	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	510	28,738	116	17,340	17	8,325	72	4,547	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (015), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	235	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	235	0	0	0	0	0	0	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	292	1	103	4	1,776	3	462	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	292	1	103	4	1,776	3	462	0	0
CHEROKEE COUNTY (021), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	0	0	0	0
Upper Income	0	0	0	0	2	689	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	2	689	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTERFIELD COUNTY (025), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	198	1	157	0	0	4	355	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	198	1	157	0	0	4	355	0	0
DARLINGTON COUNTY (031), SC										
MSA 22500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0
FLORENCE COUNTY (041), SC										
MSA 22500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	251	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	251	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Outside Assessment Area										
Low Income	2	107	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	162	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	269	0	0	0	0	0	0	0	0
ORANGEBURG COUNTY (075), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	2	149	0	0	0	0	0	0	0	0
Moderate Income	2	73	0	0	0	0	0	0	0	0
Middle Income	4	278	0	0	0	0	0	0	0	0
Upper Income	0	0	1	174	1	312	1	174	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	500	1	174	1	312	1	174	0	0
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	110	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	29	1,856	6	824	7	2,777	8	991	0	0
STATE TOTAL	29	1,856	6	824	7	2,777	8	991	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENNINGTON COUNTY (103), SD										
MSA 39660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	128	1	502	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	1	502	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	128	1	502	0	0	0	0
STATE TOTAL	0	0	1	128	1	502	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	114	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	114	0	0	0	0	0	0	0	0
BRADLEY COUNTY (011), TN										
MSA 17420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	181	1	724	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	181	1	724	0	0	0	0
CARTER COUNTY (019), TN										
MSA 27740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	134	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	134	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEATHAM COUNTY (021), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	0	0	0	0
COCKE COUNTY (029), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	2	212	0	0	1	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	2	212	0	0	1	95	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	97	1	156	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	108	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	124	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	255	2	280	0	0	0	0	0	0
DEKALB COUNTY (041), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GIBSON COUNTY (053), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	111	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	0	0	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	1	83	3	375	1	320	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	3	375	1	320	0	0	0	0
HAWKINS COUNTY (073), TN										
MSA 28700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	128	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	131	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	0	0	0	0	1	50	0	0
LOUDON COUNTY (105), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	166	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	166	1	116	0	0	0	0	0	0
RHEA COUNTY (143), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	109	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	120	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	0	0	0	0
SEVIER COUNTY (155), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	84	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	46	0	0	0	0	0	0	0	0
Median Family Income 40-50%	8	532	1	128	2	925	3	196	0	0
Median Family Income 50-60%	2	143	0	0	0	0	2	143	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	150	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	136	1	144	2	553	0	0	0	0
Median Family Income 90-100%	4	248	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,255	2	272	4	1,478	5	339	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	102	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TIPTON COUNTY (167), TN										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	469	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	469	0	0	0	0
UNION COUNTY (173), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	135	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	213	1	275	0	0	0	0
Middle Income	0	0	1	174	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	387	1	275	0	0	0	0

Respondent ID: 0000025022

Agency: OCC - 1

Institution: Santander Bank N.A.

[illegible]

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	44	2,837	19	2,388	9	3,748	8	966	0	0
STATE TOTAL	44	2,837	19	2,388	9	3,748	8	966	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATASCOSA COUNTY (013), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	107	0	0	0	0	0	0
Median Family Income 50-60%	1	53	2	258	0	0	0	0	0	0
Median Family Income 60-70%	15	965	1	140	3	1,375	4	519	0	0
Median Family Income 70-80%	1	48	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	63	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	51	6	740	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	156	3	317	0	0	1	106	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,336	13	1,562	3	1,375	5	625	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	78	0	0	0	0	1	78	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	1	78	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	39	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	1	367	1	367	0	0
Upper Income	0	0	0	0	1	597	1	597	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	2	964	2	964	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	66	0	0	1	598	0	0	0	0
Median Family Income 40-50%	1	63	0	0	0	0	0	0	0	0
Median Family Income 50-60%	6	382	1	231	1	779	0	0	0	0
Median Family Income 60-70%	2	188	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	74	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	200	0	0	0	0	0	0
Median Family Income 100-110%	3	153	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	225	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	5	196	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,347	2	431	2	1,377	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	90	1	106	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	1	106	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	168	6	5,260	0	0	0	0
Median Family Income 70-80%	0	0	2	258	0	0	0	0	0	0
Median Family Income 80-90%	1	91	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	436	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	3	426	7	5,696	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	80	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	4	364	2	220	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	444	2	220	0	0	0	0	0	0
FREESTONE COUNTY (161), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	232	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	255	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	487	0	0	0	0	0	0	0	0
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	78	1	142	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	1	142	0	0	0	0	0	0
GREGG COUNTY (183), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	1	123	0	0	1	123	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	1	123	0	0	1	123	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	235	2	210	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	235	2	210	0	0	0	0	0	0
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	214	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	214	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	259	1	146	0	0	1	87	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	337	0	0	1	368	0	0	0	0
Median Family Income 60-70%	10	653	1	213	0	0	1	213	0	0
Median Family Income 70-80%	8	489	3	332	1	581	1	105	0	0
Median Family Income 80-90%	6	259	1	136	1	288	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	360	0	0	0	0
Median Family Income 100-110%	2	146	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	19	1,046	2	350	1	700	4	242	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	3,189	8	1,177	5	2,297	7	647	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	94	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	1	150	0	0	0	0	0	0
HOWARD COUNTY (227), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	105	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	424	2	406	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	1	99	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	523	2	406	0	0	1	99	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	522	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	522	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JONES COUNTY (253), TX										
MSA 10180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	511	1	511	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	511	1	511	0	0
KERR COUNTY (265), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	0	0	0	0
LAMAR COUNTY (277), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCCULLOCH COUNTY (307), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	217	0	0	1	217	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	217	0	0	1	217	0	0
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	907	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	907	0	0	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	103	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	289	0	0	2	289	0	0
Median Family Income 70-80%	1	57	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	2	289	0	0	2	289	0	0
MOORE COUNTY (341), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	0	0	0	0
ORANGE COUNTY (361), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	1	140	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	1	140	0	0	0	0	0	0
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	1	113	0	0	0	0	0	0
Moderate Income	1	67	1	125	0	0	1	125	0	0
Middle Income	1	96	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	163	2	238	0	0	1	125	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
REEVES COUNTY (389), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	299	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	299	0	0	0	0
SAN PATRICIO COUNTY (409), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0
SHELBY COUNTY (419), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	93	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARR COUNTY (427), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	139	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	139	0	0	0	0	0	0	0	0
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	95	1	144	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	140	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	136	1	455	0	0	0	0
Median Family Income 110-120%	2	129	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	86	1	217	3	1,206	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	310	4	637	4	1,661	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	95	2	357	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	174	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	3	377	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	269	5	734	0	0	0	0	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEBB COUNTY (479), TX										
MSA 29700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	176	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	879	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	1	879	0	0	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	127	1	113	0	0	0	0	0	0
Upper Income	2	169	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	296	1	113	0	0	0	0	0	0
WISE COUNTY (497), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	94	0	0	1	456	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	1	456	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ZAVALA COUNTY (507), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,096	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,096	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	156	10,065	60	8,444	33	18,740	23	3,928	0	0
STATE TOTAL	156	10,065	60	8,444	33	18,740	23	3,928	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	161	0	0	0	0	0	0
Median Family Income 70-80%	1	97	0	0	1	458	0	0	0	0
Median Family Income 80-90%	2	184	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	158	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	439	1	161	1	458	0	0	0	0
SUMMIT COUNTY (043), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	331	1	428	1	428	0	0
Upper Income	0	0	1	202	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	533	1	428	1	428	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	105	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	151	2	239	0	0	1	81	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	151	3	344	0	0	1	81	0	0
WASATCH COUNTY (051), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	105	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (053), UT										
MSA 41100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	1	87	1	112	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	1	112	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	744	10	1,255	2	886	2	509	0	0
STATE TOTAL	10	744	10	1,255	2	886	2	509	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENNINGTON COUNTY (003), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	163	0	0	0	0	1	94	0	0
Upper Income	1	62	0	0	1	370	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	225	0	0	1	370	1	94	0	0
RUTLAND COUNTY (021), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	145	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINDSOR COUNTY (027), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	502	0	0	1	370	1	94	0	0
STATE TOTAL	9	502	0	0	1	370	1	94	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	71	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
BRUNSWICK COUNTY (025), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
CAROLINE COUNTY (033), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	0	0	0	0	0	0	0	0
Upper Income	5	347	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	439	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	202	1	323	0	0	0	0
Middle Income	1	51	1	165	0	0	0	0	0	0
Upper Income	1	92	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	143	3	367	1	323	0	0	0	0
CULPEPER COUNTY (047), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	96	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	0	0	0	0
DINWIDDIE COUNTY (053), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	94	3	362	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	3	362	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	103	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	6	336	1	236	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	469	1	236	0	0	0	0	0	0
FAUQUIER COUNTY (061), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	54	4	673	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	54	4	673	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	108	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0
HENRICO COUNTY (087), VA										
MSA 40060										
Outside Assessment Area										
Low Income	1	24	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	0	0	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	2	180	1	117	1	258	1	258	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	215	1	117	1	258	1	258	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOUISA COUNTY (109), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	78	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	0	0	0	0
PRINCE GEORGE COUNTY (149), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	188	0	0	0	0	0	0	0	0
Middle Income	1	61	1	131	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	249	1	131	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SPOTSYLVANIA COUNTY (177), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	1	224	1	449	0	0	0	0
Middle Income	0	0	1	129	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	2	353	1	449	0	0	0	0
STAFFORD COUNTY (179), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	99	1	135	0	0	0	0	0	0
Upper Income	2	147	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	246	1	135	0	0	0	0	0	0
YORK COUNTY (199), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	2	241	0	0	2	241	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	2	241	0	0	2	241	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOPEWELL CITY (670), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	147	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	0	0	0	0	0	0
MANASSAS CITY (683), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
PORTSMOUTH CITY (740), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	1	116	0	0	2	214	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	1	116	0	0	2	214	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND CITY (760), VA										
MSA 40060										
Outside Assessment Area										
Low Income	1	53	0	0	2	707	0	0	0	0
Moderate Income	2	156	0	0	1	319	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	209	0	0	3	1,026	0	0	0	0
ROANOKE CITY (770), VA										
MSA 40220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
SALEM CITY (775), VA										
MSA 40220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK CITY (800), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0
WAYNESBORO CITY (820), VA										
MSA 44420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	1	136	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	1	136	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	47	3,081	22	3,122	6	2,056	5	713	0	0
STATE TOTAL	47	3,081	22	3,122	6	2,056	5	713	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (005), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	208	0	0	1	105	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	208	0	0	1	105	0	0
CLARK COUNTY (011), WA										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	1	113	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	1	280	1	280	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	1	113	1	280	1	280	0	0
COWLITZ COUNTY (015), WA										
MSA 31020										
Outside Assessment Area										
Low Income	1	89	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (031), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	143	0	0	1	652	0	0	0	0
Median Family Income 90-100%	1	41	0	0	0	0	1	41	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	184	0	0	1	652	1	41	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KITSAP COUNTY (035), WA										
MSA 14740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	104	0	0	0	0	0	0
Middle Income	1	88	3	331	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	4	435	0	0	0	0	0	0
Klickitat County (039), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0
Pend Oreille County (051), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	241	0	0	2	241	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	241	0	0	2	241	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	146	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	103	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	134	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	133	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	279	2	237	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	87	1	113	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	68	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	46	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	201	1	113	0	0	0	0	0	0
SPOKANE COUNTY (063), WA										
MSA 44060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	379	1	466	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	379	1	466	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
THURSTON COUNTY (067), WA										
MSA 36500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	92	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	141	0	0	0	0	0	0	0	0
WHATCOM COUNTY (073), WA										
MSA 13380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	143	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	143	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	16	1,067	17	1,985	3	1,398	5	667	0	0
STATE TOTAL	16	1,067	17	1,985	3	1,398	5	667	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (003), WV										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
CABELL COUNTY (011), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	56	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	0	0	0	0
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	262	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	262	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (049), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	0	0	1	636	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	1	636	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	183	0	0	2	898	0	0	0	0
STATE TOTAL	3	183	0	0	2	898	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (021), WI										
MSA 31540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	159	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	159	0	0	0	0	0	0
DANE COUNTY (025), WI										
MSA 31540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	4	176	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	176	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANT COUNTY (043), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
IRON COUNTY (051), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	176	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	0	0	0	0	0	0
MARATHON COUNTY (073), WI										
MSA 48140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	195	1	168	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	195	1	168	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	175	0	0	1	598	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	59	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	234	0	0	1	598	0	0	0	0
ROCK COUNTY (105), WI										
MSA 27500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0

Respondent ID: 0000025022

Agency: OCC - 1

Institution: Santander Bank N.A.

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Loans by County
Small Business Loans - Originations
Institution: Santander Bank N.A.

Respondent ID: 0000025022
Agency: OCC - 1
State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	14	846	3	503	4	1,706	0	0	0	0
STATE TOTAL	14	846	3	503	4	1,706	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BIG HORN COUNTY (003), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	0	0	0	0	0	0	0	0
STATE TOTAL	1	77	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	8,158	475,474	2,564	396,105	925	469,739	1,517	110,475	0	0
TOTAL OUTSIDE AA	1,652	111,246	904	123,800	234	105,510	278	37,804	0	0
TOTAL INSIDE & OUTSIDE	9,810	586,720	3,468	519,905	1,159	575,249	1,795	148,279	0	0

Loans by County

Small Farm Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA										
MSA 15764										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	200	0	0	1	200	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	200	0	0	1	200	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	200	0	0	1	200	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Santander Bank N.A.

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Respondent ID: 0000025022
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - WARREN COUNTY (041) - MSA 10900	8	718	0	0	0	0
PA - LEHIGH COUNTY (077) - MSA 10900	84	6,694	11	373	0	0
PA - NORTHAMPTON COUNTY (095) - MSA 10900	59	6,785	7	307	0	0
MA - BARNSTABLE COUNTY (001) - MSA 12700	119	9,810	15	797	0	0
PA - MONTOUR COUNTY (093) - MSA 14100	1	90	1	90	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	353	35,427	27	3,282	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	329	26,843	40	2,302	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	396	47,990	50	5,193	0	0
MA - ESSEX COUNTY (009) - MSA 15764	435	43,469	68	6,301	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	747	86,861	79	5,031	0	0
NJ - BURLINGTON COUNTY (005) - MSA 15804	99	13,207	15	1,931	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	108	13,263	10	766	0	0
NJ - GLOUCESTER COUNTY (015) - MSA 15804	20	2,456	1	72	0	0
PA - CUMBERLAND COUNTY (041) - MSA 25420	42	3,393	2	127	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420	26	1,872	3	161	0	0
PA - PERRY COUNTY (099) - MSA 25420	3	257	1	195	0	0
CT - HARTFORD COUNTY (003) - MSA 25540	266	25,899	52	4,692	0	0
CT - MIDDLESEX COUNTY (007) - MSA 25540	17	1,202	1	30	0	0
CT - TOLLAND COUNTY (013) - MSA 25540	17	1,138	4	175	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	76	5,758	12	652	0	0
PA - LEBANON COUNTY (075) - MSA 30140	17	1,353	2	133	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	135	12,191	14	609	0	0
PA - BUCKS COUNTY (017) - MSA 33874	237	34,485	35	3,638	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Santander Bank N.A.

PAGE: 2 OF 4

Respondent ID: 0000025022
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CHESTER COUNTY (029) - MSA 33874	142	18,157	16	1,708	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	298	31,768	43	2,630	0	0
NY - NASSAU COUNTY (059) - MSA 35004	196	24,254	29	1,731	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	137	14,601	21	1,386	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	272	35,605	36	3,785	0	0
NJ - HUNTERDON COUNTY (019) - MSA 35084	16	2,029	1	92	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	186	20,586	21	1,347	0	0
NJ - SUSSEX COUNTY (037) - MSA 35084	25	1,564	2	175	0	0
NJ - UNION COUNTY (039) - MSA 35084	336	42,394	61	3,838	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	445	70,162	54	3,500	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	434	45,531	50	4,902	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	346	41,657	43	2,604	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	58	10,287	10	480	0	0
CT - NEW HAVEN COUNTY (009) - MSA 35300	71	7,236	6	265	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	226	37,203	28	1,756	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	164	21,065	30	2,746	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	83	12,552	17	1,339	0	0
NY - BRONX COUNTY (005) - MSA 35614	77	9,655	16	967	0	0
NY - KINGS COUNTY (047) - MSA 35614	788	117,767	100	7,040	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	405	48,593	46	2,924	0	0
NY - QUEENS COUNTY (081) - MSA 35614	448	62,416	75	4,736	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	307	28,648	42	2,855	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	51	9,943	7	834	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Santander Bank N.A.

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Respondent ID: 0000025022
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - DELAWARE COUNTY (045) - MSA 37964	238	24,182	28	1,729	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	316	41,386	42	3,201	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	335	30,114	49	2,870	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	28	1,980	2	156	0	0
RI - KENT COUNTY (003) - MSA 39300	78	7,049	9	1,102	0	0
RI - NEWPORT COUNTY (005) - MSA 39300	49	3,330	4	158	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300	430	37,877	50	2,617	0	0
RI - WASHINGTON COUNTY (009) - MSA 39300	58	4,167	7	514	0	0
PA - BERKS COUNTY (011) - MSA 39740	123	11,486	19	1,494	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	127	10,950	10	545	0	0
MA - HAMPDEN COUNTY (013) - MSA 44140	29	3,376	4	474	0	0
MA - HAMPSHIRE COUNTY (015) - MSA 44140	4	270	0	0	0	0
PA - CENTRE COUNTY (027) - MSA 44300	10	511	1	25	0	0
NJ - MERCER COUNTY (021) - MSA 45940	142	15,238	21	1,318	0	0
PA - LYCOMING COUNTY (081) - MSA 48700	19	2,239	0	0	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	25	3,914	2	138	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	295	26,098	26	1,404	0	0
PA - YORK COUNTY (133) - MSA 49620	63	4,842	16	611	0	0
CT - LITCHFIELD COUNTY (005) - MSA NA	11	753	0	0	0	0
MA - DUKES COUNTY (007) - MSA NA	34	3,431	8	908	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	25	1,833	6	311	0	0
PA - CLINTON COUNTY (035) - MSA NA	13	1,936	0	0	0	0
PA - NORTHUMBERLAND COUNTY (097) - MSA NA	12	2,309	0	0	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Santander Bank N.A.

Respondent ID: 0000025022
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - SCHUYLKILL COUNTY (107) - MSA NA	73	6,398	9	403	0	0
PA - UNION COUNTY (119) - MSA NA	5	815	0	0	0	0

2019 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Santander Bank N.A.

Respondent ID: 0000025022
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - ESSEX COUNTY (009) - MSA 15764	1	200	1	200	0	0

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Santander Bank N.A.

Respondent ID: 0000025022
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	109	956,018	0	0
Purchased	0	0	0	0
Total	109	956,018	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

ASSESSMENT AREA - 0001**WARREN COUNTY (041), NJ****MSA: 10900****Moderate Income**

0306.00 0307.00 0309.00*

Middle Income

0308.00* 0314.02* 0315.00* 0316.01* 0317.00 0320.00* 0323.00* 0324.00*

Upper Income0311.01* 0311.02* 0312.00* 0313.01 0313.02* 0314.01* 0316.02* 0318.00 0319.00 0321.01 0321.02*
0322.00***LEHIGH COUNTY (077), PA****MSA: 10900****Low Income**

0004.00 0005.00 0008.00* 0009.00* 0010.00 0012.00* 0016.00* 0018.00* 0020.00 0096.00 0097.00*

Moderate Income0001.01* 0001.02 0006.00* 0007.00* 0014.01 0014.02 0015.01 0017.00 0019.00* 0021.00* 0022.02*
0057.03 0068.00* 0094.00**Middle Income**0015.02* 0022.01 0023.02* 0051.00* 0052.00 0053.01* 0053.02* 0055.04* 0055.06* 0056.01 0056.02
0057.02 0057.04* 0057.05* 0058.00* 0059.01 0059.02 0060.01* 0063.03* 0064.01 0065.00 0066.00*
0067.01 0067.02* 0069.02 0091.00 0092.00* 0093.00* 0095.00**Upper Income**0023.01* 0054.01* 0054.02 0055.03* 0055.05* 0060.02 0061.01 0061.02* 0062.02 0062.03 0062.04*
0063.02 0063.04 0063.05 0063.07* 0063.08 0064.02* 0067.03 0069.03 0069.05 0069.06* 0070.00**NORTHAMPTON COUNTY (095), PA****MSA: 10900****Low Income**

0105.00* 0110.00 0112.00* 0143.00*

Moderate Income

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0106.00 0107.00* 0108.00 0109.00* 0111.00* 0113.00* 0142.00 0145.00* 0146.00* 0152.01* 0156.00
0166.00* 0172.00 0173.00*

Middle Income

0101.00 0103.00 0104.00 0144.00 0147.00* 0153.00 0154.00* 0155.00* 0157.00* 0158.02* 0159.01*
0159.02* 0160.01* 0160.02* 0161.00 0162.01* 0162.02* 0163.00* 0165.00 0168.00* 0170.00* 0175.01
0175.02* 0176.03 0176.04* 0176.07 0177.03 0178.00 0179.01 0179.02* 0180.01 0182.00* 0183.00*

Upper Income

0102.00* 0141.00* 0158.01* 0164.00 0167.00* 0169.01 0169.02 0171.01* 0171.02 0174.01 0174.02*
0176.05 0176.06* 0177.02 0177.04 0180.02 0181.00

ASSESSMENT AREA - 0002**BARNSTABLE COUNTY (001), MA****MSA: 12700****Low Income**

0153.00

Moderate Income

0101.00* 0102.06* 0102.08* 0120.01* 0120.02 0125.02 0126.02 0141.00*

Middle Income

0103.04 0103.06 0104.00 0105.00* 0106.00 0107.00 0108.00 0109.00* 0110.02 0111.00 0112.00*
0113.00* 0114.00 0115.00* 0116.00* 0117.00 0118.01* 0118.02 0121.01 0121.02 0126.01* 0127.00
0128.00 0129.00* 0130.02 0131.00 0133.00 0136.00 0138.00 0139.00 0140.02 0144.02 0145.00*
0146.00* 0147.00* 0148.00 0150.01 0150.02 0151.00

Upper Income

0122.00* 0132.00 0134.00 0135.00 0137.00 0143.00* 0149.00 0152.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0003**MONTOUR COUNTY (093), PA****MSA: 14100****Moderate Income**

2019 Institution Disclosure Statement - Table 6

PAGE: 3 OF 185

Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0503.00

Middle Income

0501.00*

Upper Income

0502.00* 0504.00*

ASSESSMENT AREA - 0004**NORFOLK COUNTY (021), MA****MSA: 14454****Median Family Income 20-30%**

4178.02*

Median Family Income 60-70%

4179.02 4180.04 4193.00 4203.02 4225.02 4563.01

Median Family Income 70-80%

4176.02 4177.01 4179.01 4181.02* 4201.00 4211.00

Median Family Income 80-90%

4009.00 4175.02 4180.02 4181.01* 4203.01 4563.02

Median Family Income 90-100%

4021.01* 4021.02 4172.00 4175.01 4176.01* 4177.02 4180.03 4202.01 4202.02 4223.02 4225.01

4227.00* 4571.00

Median Family Income 100-110%

4104.00 4132.00* 4135.00 4151.02 4171.00 4173.00* 4182.00 4212.00 4221.00 4222.00 4224.00

4226.00 4228.00 4561.02 4562.00

Median Family Income 110-120%

4002.00 4022.00 4131.00 4174.00* 4178.01 4191.00 4192.00 4194.00* 4195.00 4197.00 4198.00

4421.01 4431.01 4431.02 4564.01*

Median Family Income >= 120%

4001.00* 4003.00 4004.00 4005.00* 4006.00* 4007.00 4008.00 4010.00* 4011.00* 4012.00* 4023.00

4024.00 4025.00 4031.00 4033.00 4034.00 4035.00 4041.00 4042.01 4042.02 4043.01 4043.02

4044.00 4051.00 4061.01 4061.02* 4071.00* 4081.01 4081.02 4091.01 4091.02 4101.00 4103.00*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

4111.00 4112.00 4113.01 4113.02 4121.00 4122.00 4123.00 4133.00 4134.01 4134.02 4141.00
4142.00* 4143.00* 4151.01* 4152.00 4153.00 4161.01 4161.02* 4162.00* 4163.00 4164.00 4196.00
4223.01 4231.00 4401.00 4412.02 4412.03 4412.04 4421.02 4421.03* 4422.01* 4422.02 4561.01
4564.02 4572.00

PLYMOUTH COUNTY (023), MA**MSA: 14454****Median Family Income 10-20%**

5109.00*

Median Family Income 30-40%

5104.00*

Median Family Income 40-50%

5103.00 5108.00* 5110.00

Median Family Income 50-60%

5105.02 5105.03 5113.01* 5114.00* 5115.00* 5116.00

Median Family Income 60-70%

5105.01* 5112.00 5301.00 5452.00

Median Family Income 70-80%

5102.00 5107.00 5305.00 5423.00 5442.00 5454.00

Median Family Income 80-90%

5021.01 5022.00* 5101.00 5111.00 5113.02* 5117.01* 5211.02 5212.01 5302.00 5303.00 5401.01
5453.00

Median Family Income 90-100%

5021.02* 5062.04 5091.02 5117.02 5201.00 5202.01 5231.00 5241.02 5252.03 5261.00 5308.01*
5421.02* 5422.00* 5451.00

Median Family Income 100-110%

5001.01 5001.03 5001.04 5106.00 5211.01 5221.01 5251.01 5308.02 5431.00 5441.00 5601.00
5611.00

Median Family Income 110-120%

5041.01 5081.01 5081.02 5212.02 5221.02 5232.01 5232.02 5304.00 5306.00 5307.00 5309.01

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

5401.02 5411.00 5421.01

Median Family Income >= 120%

5011.01 5011.02 5012.01 5012.02 5031.01 5031.02 5041.02 5051.01* 5051.02 5052.00 5061.01

5061.02 5062.02 5062.03 5071.01 5071.03 5071.04 5082.00 5091.01 5202.02 5241.01 5251.04*

5252.04 5309.02 5401.03

Median Family Income Not Known

5253.00* 5612.00* 9900.03*

SUFFOLK COUNTY (025), MA**MSA: 14454****Median Family Income 10-20%**

0611.01 0821.00*

Median Family Income 20-30%

0607.00* 0610.00 0704.02* 0805.00 0806.01 0810.01* 0812.00 0813.00* 0902.00*

Median Family Income 30-40%

0006.02* 0103.00* 0503.00 0702.00 0801.00 0803.00* 0808.01* 0814.00 0817.00 0818.00 0819.00

0901.00* 0903.00* 0909.01* 1001.00* 9811.00*

Median Family Income 40-50%

0104.05* 0402.00* 0505.00 0507.00* 0712.01 0804.01 0815.00 0904.00 0906.00 0913.00* 0916.00

0917.00* 0920.00 0923.00* 0924.00 1002.00* 1010.02* 1011.02 1604.00 1707.01

Median Family Income 50-60%

0001.00 0002.02 0007.01* 0008.02 0105.00 0304.00 0408.01 0501.01 0502.00 0504.00 0506.00

0811.00 0820.00 0907.00 0914.00 0915.00 0918.00* 0919.00 0921.01 1003.00 1304.06* 1601.01

1602.00 1605.01 1605.02 1606.01* 1606.02 1704.00 1707.02 1708.00

Median Family Income 60-70%

0004.01* 0006.01 0007.04 0104.04* 0104.08* 0509.01 0511.01 0608.00 0911.00 0912.00 1005.00*

1006.01 1009.00 1010.01* 1011.01 1102.01 1104.01* 1401.06* 1403.00* 1701.00 1702.00 1705.01

9813.00*

Median Family Income 70-80%

0002.01 0004.02* 0005.03* 0005.04 0008.03* 0512.00 1101.03* 1205.00* 1703.00 1706.01 1805.00

Median Family Income 80-90%

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0007.03 0102.03 0102.04 0302.00 0510.00 0809.00 0910.01 1004.00 1006.03 1103.01* 1105.02
1202.01 1401.02 1401.05 1404.00 1705.02* 1801.01 1802.00

Median Family Income 90-100%

0003.01 0003.02* 0922.00* 1008.00 1201.04* 1203.01* 1304.04* 1401.07* 1402.01* 1402.02* 1603.00

Median Family Income 100-110%

0005.02 0101.04 1104.03 1105.01* 1304.02 1803.01

Median Family Income 110-120%

0601.01 0603.01 0604.00* 0605.01 0707.00* 1204.00 1207.00* 1301.00 1302.00 1804.00*

Median Family Income >= 120%

0101.03* 0104.03 0106.00* 0107.01 0107.02 0108.01 0108.02 0201.01 0202.00* 0203.01* 0203.02*
0203.03 0301.00 0303.00 0305.00 0401.00 0403.00* 0404.01* 0406.00 0602.00* 0606.00 0612.00
0701.01 0703.00 0705.00 0706.00 0708.00 1007.00 1106.01* 1106.07 1201.03* 1201.05 1206.00
1303.00 9818.00*

Median Family Income Not Known

0709.00 0711.01 9801.01* 9803.00* 9807.00* 9810.00* 9812.01* 9812.02 9815.01* 9815.02 9816.00*
9817.00* 9901.01*

ASSESSMENT AREA - 0005**ESSEX COUNTY (009), MA****MSA: 15764****Median Family Income 20-30%**

2504.00 2509.00 2511.00 2513.00

Median Family Income 30-40%

2043.00 2060.00 2062.00* 2067.00* 2068.00 2070.00 2072.00* 2501.00 2502.00 2505.00 2507.00
2508.00 2510.00 2512.00 2514.00* 2515.00 2516.00 2602.00 2608.00

Median Family Income 40-50%

2055.00* 2056.00* 2061.00* 2065.00* 2069.00 2071.00 2108.00 2215.00 2503.00 2506.00 2517.00
2524.00 2601.00 2606.00

Median Family Income 50-60%

2042.00 2058.00 2063.00 2064.00 2107.00 2173.00 2216.00 2607.00

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 60-70%

2041.01 2059.00* 2103.00 2214.00 2217.00 2523.00 2525.01 2609.00 2610.00

Median Family Income 70-80%2044.00* 2047.01 2052.00 2057.00 2066.00 2081.02 2106.00 2109.00 2174.00* 2518.00 2521.01
2531.00 2611.02 2671.01***Median Family Income 80-90%**2041.02 2045.00 2046.00 2047.02 2083.00 2104.00 2114.01 2201.02* 2231.00 2232.00 2522.01*
2525.02 2603.01 2605.00* 2662.00* 2663.00**Median Family Income 90-100%**2021.02 2051.00 2054.00* 2081.01 2082.00 2105.00* 2111.00 2112.00 2114.02 2171.00* 2172.01
2175.00 2211.00* 2218.00 2219.01 2219.02* 2522.02 2526.01 2526.03* 2532.02 2604.01 2621.00
2664.00* 2671.02**Median Family Income 100-110%**2053.00 2084.00 2101.00 2102.00 2113.00 2181.00 2201.01* 2213.00 2532.01 2604.02 2611.01*
2641.00 2661.00 2683.00 2691.00**Median Family Income 110-120%**2011.00* 2033.01 2033.02 2151.02* 2172.02* 2221.00 2233.00 2521.02 2526.02 2603.02 2651.01
2684.00* 2701.00**Median Family Income >= 120%**2021.01 2022.00 2031.00 2032.00 2091.00 2092.00 2121.00 2131.00 2141.00 2151.01 2161.00*
2176.00 2532.03 2532.04 2532.05 2541.00 2542.00 2543.01 2543.02* 2544.01* 2544.02 2544.03
2631.00 2651.02 2681.00 2682.00**Median Family Income Not Known**

9901.00*

MIDDLESEX COUNTY (017), MA**MSA: 15764****Median Family Income 10-20%**

3883.00

Median Family Income 20-30%

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

3104.00*

Median Family Income 30-40%

3111.00 3118.00 3119.00* 3124.00 3418.00 3421.01 3421.02 3524.00 3831.02

Median Family Income 40-50%

3101.00 3107.00 3112.00* 3113.00 3120.00* 3121.00 3413.00 3424.00 3425.00 3501.04 3831.01

Median Family Income 50-60%

3103.00 3114.00 3117.00 3397.00 3415.00* 3416.00* 3419.01* 3426.00* 3514.04 3539.00* 3549.00

Median Family Income 60-70%

3102.00 3105.00* 3115.00* 3123.00 3212.00 3213.00 3412.00 3414.00 3422.01 3422.02* 3423.00

3501.03 3507.00 3534.00* 3687.00 3832.00 3834.00 3852.01*

Median Family Income 70-80%

3106.02 3116.00 3122.00 3141.02 3271.02 3364.01 3398.02 3399.00 3400.00* 3411.01* 3417.00*

3419.02 3512.03* 3512.04 3514.03* 3515.00 3526.00* 3527.00 3531.01 3538.00 3685.00 3689.02

3833.00 3835.01 3836.00 3882.00

Median Family Income 80-90%

3001.00 3011.01 3106.01* 3125.01 3142.00 3215.00 3223.00 3332.00 3334.00 3336.00 3372.01*

3393.00 3395.00 3396.00* 3398.01 3411.02 3502.00* 3510.00 3513.00 3546.00* 3563.00 3601.00*

3683.00 3684.00 3686.00 3688.00 3703.00

Median Family Income 90-100%

3141.01 3143.01 3155.00 3163.00 3173.01 3211.00 3216.00* 3222.00 3224.00* 3251.00 3312.00

3333.00 3335.02 3353.02 3373.00 3503.00 3511.00* 3543.00* 3576.00* 3577.00 3689.01* 3701.02

3826.01* 3837.00

Median Family Income 100-110%

3125.02* 3152.00 3154.03 3161.01 3164.00 3173.02 3214.00 3271.03* 3311.01 3311.02 3322.00

3323.00 3324.00 3331.00 3351.00 3354.00 3372.02* 3401.00* 3525.00* 3530.00 3531.02* 3535.00*

3567.01* 3682.00 3690.00 3701.01 3704.00 3732.00 3741.00 3840.02*

Median Family Income 110-120%

3011.02 3131.01 3131.02* 3151.00 3154.01* 3154.02 3161.02 3162.01 3162.02 3165.00 3171.02

3172.02 3181.00 3182.00* 3221.00 3335.01 3341.00 3344.00 3352.00 3353.01 3363.00 3364.02

3371.02* 3391.00 3392.00 3394.00* 3504.00* 3505.00* 3521.01* 3523.00 3529.00 3532.00* 3537.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

3550.00 3641.01 3641.02 3681.01 3681.02 3691.00 3702.02 3835.02 3838.00 3839.01 3840.01
3871.00

Median Family Income >= 120%

3143.02 3171.01 3171.03* 3172.01* 3172.03 3183.00 3184.00 3201.02 3201.03* 3201.04 3231.00
3241.01 3241.02 3261.01 3261.02 3271.01 3281.00 3301.00 3302.00 3313.00 3321.00* 3342.00
3343.00 3361.00 3362.00 3371.01* 3381.00* 3382.00 3383.00 3384.00 3385.00 3506.00 3508.00*
3509.00 3521.02* 3522.00 3528.00 3533.00 3536.00* 3540.00 3541.00* 3542.00* 3544.00* 3545.00*
3547.00 3548.00* 3561.00* 3564.00 3565.00 3566.01* 3566.02 3567.02 3571.00 3572.00 3573.00
3574.00* 3575.00 3578.00 3581.00 3583.00 3584.00 3585.00* 3586.00 3587.00* 3591.00 3593.00
3602.00 3611.00 3612.00 3613.00* 3621.00 3631.02 3631.03 3631.04 3632.01* 3632.02 3651.00
3652.01 3652.02 3661.00 3662.01* 3662.02 3671.00 3672.00 3702.01* 3731.00* 3733.00 3734.00
3735.00 3736.00* 3737.00 3738.00 3739.00 3740.00* 3742.00 3743.00 3744.00 3745.00 3746.00
3747.00* 3748.00 3821.00 3822.00 3823.00 3824.00* 3825.00 3826.02 3839.02 3851.00 3852.02
3861.00 3872.01 3872.02 3881.00

Median Family Income Not Known

9800.00*

ASSESSMENT AREA - 0006**BURLINGTON COUNTY (005), NJ****MSA: 15804****Moderate Income**

7001.04 7004.07* 7007.01* 7007.03* 7009.00 7010.01 7012.04* 7014.02* 7021.01* 7022.04* 7022.07*
7022.10 7026.03* 7028.07* 7028.08 7028.09* 7032.03* 7046.00 7048.01 9821.11*

Middle Income

7001.02 7001.03* 7003.03 7003.04 7004.01* 7004.02* 7004.03 7004.05* 7004.08* 7005.02 7006.03
7007.02* 7008.00 7010.02 7011.03* 7011.04 7011.05 7012.01 7012.03* 7012.05* 7013.01* 7013.02
7015.02 7017.00 7022.03* 7022.06* 7022.08* 7022.09* 7023.00* 7025.00 7026.01* 7028.01* 7028.02*
7028.03* 7028.04* 7028.05* 7028.06* 7028.10 7028.11 7029.13 7029.15* 7029.18* 7030.00 7031.03*
7032.01 7032.02 7040.04 7040.05* 7040.07 7040.09* 7040.12* 7045.00 7047.00 7048.02*

Upper Income

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

7002.00 7003.05 7003.06* 7003.07* 7005.01* 7005.03 7005.04* 7005.05 7006.02 7006.05 7011.02
7013.03 7014.01 7024.00 7027.00 7029.05* 7029.06 7029.07* 7029.08 7029.09* 7029.10 7029.14*
7029.17* 7031.02* 7031.04 7036.00* 7037.00* 7038.01 7038.02 7038.03* 7038.04* 7039.00 7040.06
7040.08* 7040.11* 7040.13* 7040.14* 7042.00 7043.02* 9818.02*

CAMDEN COUNTY (007), NJ**MSA: 15804****Median Family Income 20-30%**

6008.00* 6009.00* 6013.00* 6016.00* 6019.00* 6104.00*

Median Family Income 30-40%

6004.00* 6011.02 6015.00* 6018.00* 6020.00*

Median Family Income 40-50%

6002.00 6007.00 6010.00 6011.01* 6012.00 6014.00* 6077.01* 6085.04*

Median Family Income 50-60%

6041.00* 6078.01* 6103.00

Median Family Income 60-70%

6070.00* 6074.01* 6075.07 6077.02* 6083.02 6085.03* 6092.04* 6108.00 6110.00*

Median Family Income 70-80%

6025.03 6051.00* 6053.00 6054.00* 6072.00 6073.00* 6086.00 6090.00* 6092.02* 6105.00 6106.00
6111.00

Median Family Income 80-90%

6026.01* 6026.02* 6029.02* 6030.02 6031.00 6037.00* 6052.00* 6065.00 6067.00* 6068.00 6071.00*
6074.02 6078.02 6080.01* 6082.10* 6083.03 6083.04 6088.00 6091.03* 6092.01* 6109.00* 6113.00*
6114.00

Median Family Income 90-100%

6030.01 6033.03* 6039.02 6042.00* 6044.00 6046.00* 6076.00 6082.09 6082.11* 6089.01 6115.00
6116.00 6117.00

Median Family Income 100-110%

6029.01 6032.00 6033.01* 6034.00 6035.05* 6047.00* 6082.06 6084.01 6084.03* 6084.04* 6087.00
6089.03* 6089.04* 6112.00*

Median Family Income 110-120%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

6033.02* 6039.01* 6043.00* 6056.02* 6057.00 6058.00* 6066.00 6075.02 6075.03 6075.06* 6079.00*
6082.02* 6092.03*

Median Family Income >= 120%

6035.01 6035.03 6035.04 6035.06 6035.07* 6036.01 6036.02* 6036.03 6038.00* 6059.00* 6060.00*
6061.00* 6062.00 6063.00* 6064.00* 6075.04 6075.05 6082.05* 6084.02* 6092.05*

Median Family Income Not Known

6017.00*

GLOUCESTER COUNTY (015), NJ**MSA: 15804****Moderate Income**

5002.02 5004.00* 5010.02* 5011.01* 5011.05* 5014.02* 5016.03* 5017.04*

Middle Income

5001.00* 5002.01 5002.03 5002.05* 5003.00* 5005.00* 5007.01* 5007.02* 5007.03* 5009.00* 5010.01*
5010.03* 5011.03 5011.04* 5011.06* 5011.07* 5012.03 5012.04 5012.06* 5012.08* 5012.09* 5012.10*
5012.12* 5013.01* 5013.02 5013.03* 5014.03 5014.06* 5015.00 5016.04* 5016.05* 5016.06* 5016.08
5017.02* 5017.03* 5018.00* 5019.00* 5023.00 5024.00*

Upper Income

5002.04* 5006.00* 5008.00* 5011.02 5012.01 5012.02* 5012.05* 5012.13* 5014.04* 5014.05* 5016.09
5017.01* 5020.01* 5020.02* 5021.00* 5022.00*

ASSESSMENT AREA - 0007**CUMBERLAND COUNTY (041), PA****MSA: 25420****Low Income**

0122.00* 0123.00 0132.00*

Moderate Income

0101.00 0108.00 0110.02 0120.00 0121.00* 0129.00* 0131.02*

Middle Income

0102.03* 0102.04 0103.00 0105.00* 0106.00 0109.00* 0111.02 0112.00* 0113.04 0113.05 0114.00*
0115.00* 0116.01* 0116.05 0118.01 0118.03 0119.01* 0119.02 0125.01* 0126.00 0127.02 0128.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0130.00 0131.01*

Upper Income

0102.01 0104.00* 0107.00* 0111.01 0113.01* 0113.02* 0113.03* 0116.02* 0117.00 0118.02* 0124.00

0125.02 0127.01*

Income Not Known

9810.01* 9816.06*

DAUPHIN COUNTY (043), PA**MSA: 25420****Low Income**

0204.00* 0206.00* 0207.00* 0208.00 0211.00 0212.00* 0213.00* 0214.00*

Moderate Income

0201.00 0203.00* 0205.00* 0209.00* 0215.00* 0216.00* 0217.00* 0222.00* 0223.00* 0229.00* 0230.00*

0233.00* 0234.00* 0235.00* 0237.00* 0241.01* 0249.00* 0250.00 0254.00*

Middle Income

0218.00 0219.03 0219.04 0220.00* 0221.00* 0224.03* 0225.02* 0226.01* 0226.05* 0226.06 0227.01*

0227.02* 0228.00* 0231.00* 0236.01* 0236.02* 0238.00* 0239.00* 0240.01* 0241.02* 0242.00 0244.00

0245.02 0247.00* 0248.00 0251.00* 0252.00* 0253.00*

Upper Income

0219.01* 0224.01* 0225.01* 0226.04 0240.02* 0241.04* 0241.05 0243.00 0245.03* 0246.00

PERRY COUNTY (099), PA**MSA: 25420****Moderate Income**

0306.02*

Middle Income

0301.00 0302.01* 0302.02 0303.01* 0303.02* 0304.00 0305.01* 0305.02* 0306.01*

ASSESSMENT AREA - 0008**HARTFORD COUNTY (003), CT****MSA: 25540****Median Family Income 10-20%**

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

5028.00*

Median Family Income 20-30%

4155.00* 4161.00* 4171.00 5001.00* 5002.00 5003.00 5004.00 5009.00 5012.00 5013.00* 5014.00*

5018.00* 5029.00* 5038.00* 5043.00

Median Family Income 30-40%

4156.00* 4159.00* 4162.00* 4166.00 5015.00* 5017.00* 5024.00 5025.00 5026.00* 5027.00 5030.00

5035.00* 5041.00 5104.00 5244.00

Median Family Income 40-50%

4061.00 4153.00* 4160.00* 4163.00* 4806.00* 5031.00* 5033.00* 5042.00* 5045.00* 5048.00* 5049.00*

5106.00 5148.00*

Median Family Income 50-60%

4057.00* 4060.01* 4154.00* 4158.00* 4961.00 5023.00 5037.00 5040.00* 5108.00* 5146.00 5147.00*

5245.01 5246.00*

Median Family Income 60-70%

4054.02* 4168.00 4712.00 4738.00 5005.00* 5039.00 5103.00 5107.00 5112.00* 5113.00 5144.00

5247.00*

Median Family Income 70-80%

4056.00 4157.00 4165.00 4167.00* 4175.00* 4205.00 4206.00* 4967.00* 4968.00* 5101.00* 5102.00

5105.00 5145.00

Median Family Income 80-90%

4052.00 4055.00 4711.00* 4715.00* 4734.00 4736.02 4737.00 4761.00 4803.00 4805.00 4807.00*

4808.00 4841.00 4901.00 4923.00 4969.00 5142.00 5143.00* 5151.01*

Median Family Income 90-100%

4051.00* 4053.00 4164.00* 4172.00* 4174.00* 4204.00* 4301.00* 4303.02* 4713.00 4763.00* 4809.00*

4811.00 4812.00 4945.00 5109.00* 5111.00* 5114.00 5141.02 5151.02* 5245.02*

Median Family Income 100-110%

4058.00 4059.00* 4060.02* 4207.00* 4302.01 4304.00 4306.01 4641.02 4804.00* 4875.00 4943.00

4962.00 4971.00 5110.00 5243.00*

Median Family Income 110-120%

3301.00 4001.00 4054.01 4302.03* 4306.02 4701.00 4731.00* 4735.02* 4762.00* 4813.00 4842.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

4873.00 4925.00* 4941.00 4942.01 4944.00 4963.00 5021.00 5141.01* 5149.00* 5203.01 5203.02

Median Family Income >= 120%

4002.00* 4003.00* 4101.01 4101.02* 4302.02* 4303.01* 4305.00 4601.00 4602.02 4602.03* 4602.04

4603.01 4603.02 4621.01* 4621.02 4622.01 4622.02* 4641.01 4661.01 4661.02 4662.01 4662.02*

4663.00* 4664.00* 4681.01* 4681.02* 4714.00* 4735.01* 4736.01 4771.01* 4771.02 4772.00* 4810.00*

4871.00* 4872.01* 4872.02 4874.00 4903.02 4921.00 4922.00 4924.00 4926.00* 4942.02* 4946.00*

4964.00 4965.00 4966.00* 4970.00* 4972.00* 4973.00* 4974.00 4975.00 4976.00* 4977.00 5150.00*

5152.00 5201.00* 5202.01 5202.02* 5204.00 5205.01* 5241.00 5242.00

Median Family Income Not Known

4173.00* 5007.00* 9800.00*

MIDDLESEX COUNTY (007), CT**MSA: 25540****Low Income**

5416.00 5417.00*

Moderate Income

5411.00* 5421.00*

Middle Income

5412.00 5413.00* 5415.00* 5420.00 5602.00* 5703.00* 5951.01* 5951.02* 6101.00 6102.00* 6103.00*

6104.00* 6201.00* 6701.00 6702.00* 6801.00* 6802.00*

Upper Income

5414.01 5414.02* 5422.00* 5501.00* 5502.01* 5502.02 5601.00 5701.00 5702.00 5801.00* 5851.00*

5901.00 6001.00* 6301.00* 6401.00

Income Not Known

9901.00*

TOLLAND COUNTY (013), CT**MSA: 25540****Moderate Income**

5302.00 5303.01 8901.00*

Middle Income

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

5301.00 5303.02 5304.00* 5352.00* 5382.01 8401.00* 8502.00* 8601.00* 8811.00* 8813.00 8815.00*
8902.01* 8902.02*

Upper Income

5261.01 5261.02* 5281.00 5291.00 5305.00 5306.00 5331.01 5331.02* 5351.00 5382.02* 8501.00

Income Not Known

5381.00* 8812.00*

ASSESSMENT AREA - 0009**LANCASTER COUNTY (071), PA****MSA: 29540****Median Family Income 30-40%**

0001.00 0007.00 0009.00* 0147.00*

Median Family Income 40-50%

0008.00* 0010.00*

Median Family Income 50-60%

0003.00* 0014.00 0112.00*

Median Family Income 60-70%

0012.00* 0104.00

Median Family Income 70-80%

0002.00* 0004.00 0005.00* 0011.00* 0113.00* 0114.00 0118.05 0123.01* 0137.01*

Median Family Income 80-90%

0006.00* 0122.00 0128.00 0132.02 0132.04* 0135.01* 0135.02* 0141.01 0144.01

Median Family Income 90-100%

0101.02* 0102.02* 0107.01* 0107.02* 0110.00* 0120.01 0120.02 0121.04 0123.02 0124.02* 0124.04

0125.02* 0127.00 0130.00* 0131.02* 0134.00* 0141.02* 0142.01* 0142.02* 0143.00 0144.02 0145.01*

0145.02* 0146.01 0146.02

Median Family Income 100-110%

0103.00 0106.00 0109.00 0115.02* 0115.03* 0117.01 0117.05* 0121.03* 0126.02* 0129.00 0131.01*

0132.03 0133.01* 0136.01* 0136.02* 0137.02 0139.01* 0139.02

Median Family Income 110-120%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0101.01 0102.01* 0105.01* 0105.02 0108.01 0108.02* 0111.00* 0116.00* 0117.04 0118.03* 0118.04
0125.01* 0126.01 0133.04 0140.00

Median Family Income >= 120%

0115.04* 0117.03* 0118.01* 0118.02 0119.01* 0119.02* 0121.02 0124.03 0133.03 0135.03* 0138.00*

ASSESSMENT AREA - 0010**LEBANON COUNTY (075), PA****MSA: 30140****Low Income**

0004.01

Moderate Income

0001.00 0002.00 0003.00* 0004.02* 0005.00 0039.01*

Middle Income

0020.00* 0021.00 0022.00* 0023.00* 0024.00* 0025.00* 0026.00 0027.01 0027.02* 0028.00* 0029.00*
0030.00 0031.00* 0033.00* 0034.00* 0036.00* 0037.00* 0039.02* 0040.00 0041.00*

Upper Income

0032.00* 0035.00 0038.00 0042.00

ASSESSMENT AREA - 0011**HILLSBOROUGH COUNTY (011), NH****MSA: 31700****Low Income**

0014.00* 0015.00* 0020.00* 0021.00* 0105.00 0106.00 0107.00 0108.00

Moderate Income

0002.02* 0002.03* 0002.04 0003.00 0006.00* 0008.00* 0012.00* 0013.00* 0016.00* 0017.00* 0018.00
0019.00 0024.00* 0025.00 0109.00 0111.02 0115.00 0162.01 0185.01* 0255.00 2004.00

Middle Income

0001.02 0009.01* 0009.02* 0010.00 0011.00 0022.00* 0023.00* 0026.00 0027.01* 0027.02* 0028.00
0101.00* 0102.00 0103.02* 0104.00 0110.00 0111.01* 0114.02* 0122.00 0141.00 0142.02* 0161.00*
0162.02* 0185.02* 0190.00* 0195.01* 0210.00 0215.00* 0220.00* 0225.00 0230.00* 0240.00 0250.00
2002.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Upper Income

0001.01* 0007.00* 0029.01 0029.02 0029.03 0103.01* 0112.00 0113.00 0114.01 0121.00 0123.00
0131.00 0142.01 0143.00* 0151.00 0152.00 0171.00 0180.00 0195.02* 0200.00* 2001.00 2003.00

Income Not Known

9801.01

ASSESSMENT AREA - 0012**BUCKS COUNTY (017), PA****MSA: 33874****Median Family Income 40-50%**

1002.08 1003.04 1003.06* 1016.05*

Median Family Income 50-60%

1001.03 1002.07* 1003.03 1004.03 1005.00* 1007.00 1011.00 1031.03* 1058.05

Median Family Income 60-70%

1001.02 1001.04* 1002.01 1003.02 1003.07* 1004.01* 1004.02* 1004.07* 1006.00* 1008.11 1016.03
1031.01* 1031.02* 1038.00* 1059.00* 1065.00

Median Family Income 70-80%

1002.09 1004.08 1014.05 1024.02* 1025.00 1057.02 1057.04 1058.07* 1058.10* 1058.11 1062.00

Median Family Income 80-90%

1001.05* 1002.11 1002.12* 1004.04 1004.06* 1008.03* 1008.07 1014.04 1015.03 1015.06 1016.07*
1018.07* 1018.08 1021.02* 1021.04 1023.00* 1024.01* 1026.00* 1028.01* 1034.00 1037.00* 1039.00
1041.00 1048.00 1058.08* 1058.09 1058.12* 1064.01

Median Family Income 90-100%

1002.06* 1002.10 1008.04* 1008.05 1009.00 1014.01 1014.03* 1015.04* 1016.09 1018.03* 1019.00*
1027.00* 1040.00 1058.01 1060.00 1064.02 1066.00*

Median Family Income 100-110%

1015.05 1016.10* 1016.11* 1033.00* 1042.01* 1047.01 1049.02 1050.09 1055.10 1061.00 1063.00

Median Family Income 110-120%

1020.03 1020.04 1045.02 1047.02 1047.03* 1050.08 1050.10* 1050.12* 1052.02 1056.00

Median Family Income >= 120%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

1008.08 1008.09 1018.02 1018.05* 1020.02 1042.03* 1042.04* 1043.01 1043.03* 1043.04* 1044.00
1045.03* 1045.05 1045.06* 1046.01 1046.03 1046.04 1049.01 1050.03 1050.04 1050.06* 1050.11
1050.13* 1051.00 1052.03 1052.06 1052.07 1052.08 1053.00 1054.00 1055.05 1055.06 1055.07
1055.08 1055.09 1055.11

Median Family Income Not Known

9800.00*

CHESTER COUNTY (029), PA**MSA: 33874****Median Family Income 30-40%**

3055.00 3056.00*

Median Family Income 40-50%

3007.00* 3054.00* 3080.00*

Median Family Income 50-60%

3011.00* 3116.00

Median Family Income 60-70%

3008.00 3024.00 3026.00 3057.00* 3063.00 3082.00*

Median Family Income 70-80%

3014.01 3034.01* 3034.02 3041.01* 3041.02* 3042.01 3050.00 3053.00 3072.00* 3073.00* 3074.00*
3077.00 3079.00 3081.02 3115.00 3118.00

Median Family Income 80-90%

3004.00* 3009.00 3027.02 3028.03 3049.00 3070.00 3078.00* 3114.01 3114.04*

Median Family Income 90-100%

3003.03* 3006.00* 3013.00 3016.00* 3022.02 3023.00 3025.00 3027.05* 3028.05* 3038.01 3044.04
3051.01* 3051.02* 3065.03* 3068.00* 3114.03* 3117.00

Median Family Income 100-110%

3001.03* 3021.02 3022.04 3060.00 3071.00* 3081.01* 3112.00*

Median Family Income 110-120%

3003.01 3005.02* 3010.00 3014.02 3015.00 3021.01 3022.03* 3027.06 3035.01* 3040.00 3044.03
3065.04* 3110.00

Median Family Income >= 120%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

3001.01 3001.04 3001.06* 3001.07 3001.08 3001.09 3002.01 3002.02 3003.02* 3005.01* 3017.00
3018.00* 3019.00 3020.00* 3027.03 3027.04* 3028.02 3028.04 3029.01 3029.02 3030.00 3031.00
3033.01 3033.02 3035.02 3038.02 3039.01* 3039.02* 3043.00 3044.05 3044.06 3045.01 3045.02*
3046.00 3065.01 3066.00 3067.00 3069.00* 3111.00 3113.00

Median Family Income Not Known

3104.00*

MONTGOMERY COUNTY (091), PA**MSA: 33874****Median Family Income 10-20%**

2039.02

Median Family Income 20-30%

2089.04

Median Family Income 30-40%

2036.01 2038.03* 2038.04* 2039.01 2088.01

Median Family Income 40-50%

2024.01* 2038.01 2090.00

Median Family Income 50-60%

2009.02 2037.00 2062.01* 2088.02 2089.06* 2092.02*

Median Family Income 60-70%

2003.07 2005.02 2007.07 2009.03 2009.08* 2013.02 2016.06 2034.03 2035.00 2040.07 2062.02
2066.00* 2079.00 2080.00* 2089.01*

Median Family Income 70-80%

2003.01 2008.00* 2009.01 2009.06 2016.04 2016.07 2017.04 2033.04* 2034.01* 2036.02* 2057.00*
2071.04 2072.02* 2073.00* 2081.00* 2089.03 2089.05 2092.01

Median Family Income 80-90%

2003.05* 2003.06 2003.08 2004.01* 2004.02* 2010.03* 2011.00 2016.03* 2017.03* 2017.06* 2020.00*
2022.01 2040.02 2040.08 2041.02 2053.00 2058.01 2058.05 2058.07 2059.05 2069.01* 2069.04
2070.04* 2071.03* 2072.01* 2076.00* 2078.00 2082.01* 2082.03* 2083.01* 2084.00* 2085.00* 2087.04

Median Family Income 90-100%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

2003.09* 2007.04 2007.08 2009.07* 2013.01* 2014.07* 2016.05 2019.02 2024.02 2033.03 2034.02
2041.01 2055.01 2058.06 2059.06 2061.06 2064.00 2074.00* 2086.04* 2087.02* 2091.00* 2101.00
2104.00 2106.00

Median Family Income 100-110%

2001.06* 2002.00* 2003.10* 2005.01* 2005.07 2006.02 2007.03 2010.04 2012.04 2017.05 2019.01
2021.00 2022.02* 2025.00* 2031.06 2032.03 2040.10 2058.08 2058.09 2060.04* 2065.02* 2071.01*
2075.00 2082.04* 2083.02* 2086.01* 2086.03 2087.03*

Median Family Income 110-120%

2001.04 2005.06* 2006.03* 2006.06 2014.10* 2014.11 2026.02* 2026.04 2032.07 2033.02 2040.09*
2042.00* 2056.00 2060.05 2060.07* 2065.01* 2068.02* 2069.05 2070.01 2070.03* 2102.00* 2105.00

Median Family Income >= 120%

2001.03 2001.05 2005.05 2006.05 2006.07* 2010.05* 2010.06* 2012.01* 2012.03 2014.04 2014.06
2014.08 2014.09* 2015.01 2015.02* 2016.08 2018.00 2023.01 2023.02* 2026.03 2030.00 2031.03
2031.04 2031.05 2032.04 2032.05 2032.08 2043.00 2044.00 2045.00 2046.00 2047.01* 2047.02
2048.00* 2049.00 2050.00 2051.00 2052.00 2054.00 2055.02* 2055.03 2059.03 2059.04 2060.06
2061.02 2061.04* 2061.05* 2063.00* 2067.03* 2067.04 2068.01* 2069.06 2103.00 2107.00

Median Family Income Not Known

2067.02*

ASSESSMENT AREA - 0013**NASSAU COUNTY (059), NY****MSA: 35004****Median Family Income 30-40%**

4068.01 4072.01*

Median Family Income 40-50%

4067.02* 4068.02 4069.00* 4111.00* 5172.00

Median Family Income 50-60%

4067.01* 4070.00 4078.02* 4110.00 4139.00* 4142.02* 4144.00 4165.00*

Median Family Income 60-70%

3042.04 4075.01* 4142.01* 4143.01 5173.02*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 70-80%

3011.01* 3040.02 3041.00* 3042.03* 4050.00* 4052.00* 4054.00 4072.03* 4074.01 4074.02* 4140.02*
4162.02* 5171.01* 5193.00 5220.00*

Median Family Income 80-90%

3003.00 3022.00* 3036.00 3042.02 4048.00* 4049.02 4060.01* 4062.01 4071.02* 4072.04* 4073.02*
4075.02* 4088.00* 4091.00* 4103.00* 4105.00 4107.00* 4119.01 4129.00* 4132.00 4136.00* 4137.00*
4140.01* 4143.03* 4145.01 5204.02

Median Family Income 90-100%

3013.00 3030.00 3032.02 3033.02 3037.00 4045.00* 4051.00* 4053.02* 4055.00* 4071.01* 4076.00
4092.00* 4095.00* 4098.00 4100.00* 4106.00 4112.00 4117.00 4123.01 4124.00* 4130.02* 4131.00
4135.00* 4141.00* 4161.00* 4162.01 4167.01* 4167.02* 5192.00 5195.00 5204.01* 5205.01* 5210.00*

Median Family Income 100-110%

3001.00* 3004.00 3007.00 3026.00* 3027.00* 3032.01 3035.00* 4049.01* 4056.00* 4057.00 4058.00*
4059.00* 4062.02* 4073.01 4078.01* 4079.00* 4082.00 4083.00 4087.00* 4089.00* 4090.00* 4093.00*
4096.00* 4097.00* 4099.00 4101.00 4102.00* 4104.00* 4108.00* 4109.00* 4118.00 4119.02* 4120.00*
4121.00 4122.00* 4130.01* 4133.00 4138.03* 4145.02 4148.00 4149.00* 4150.00* 4164.01* 5171.02*
5178.02* 5179.02* 5185.02 5189.00 5190.00* 5194.00 5200.01 5200.02* 5202.00* 5205.02* 5206.00*
5207.00 5208.00* 5216.01* 5216.02* 5217.00

Median Family Income 110-120%

3018.00 3024.00 3029.00 3038.00 3040.01* 4043.00 4047.00 4053.01 4060.02* 4061.00 4077.00
4081.00* 4084.00* 4085.00* 4086.00 4094.00* 4123.02* 4138.04* 4146.00* 4147.00* 4153.00* 4154.01
4155.00* 4164.02* 4166.00 4168.01* 4168.02* 5176.00* 5180.00 5191.00 5196.01* 5197.02* 5198.02
5203.00 5211.00* 5212.00* 5213.01* 5213.02* 5218.01 5218.02

Median Family Income >= 120%

3005.00* 3006.00 3008.00 3009.00 3010.00* 3011.02 3012.00* 3014.00* 3015.00* 3016.00* 3017.00*
3019.00 3020.00 3021.01 3021.02* 3023.00 3025.01* 3025.02* 3028.00 3031.01 3031.02* 3033.01
3034.00* 3039.00* 4044.00* 4046.00* 4063.00* 4064.00 4065.01* 4066.00* 4080.00* 4113.01* 4113.02*
4114.00* 4115.00* 4116.00 4125.00* 4126.00 4127.00* 4128.00* 4134.00* 4151.01* 4151.02* 4152.01*
4152.02* 4154.02* 4156.00* 4157.00 4158.02* 4160.00 4163.00* 4169.00* 5170.00 5173.01 5174.00
5175.00* 5177.01 5177.05* 5178.01* 5179.01* 5181.00* 5182.01* 5182.03* 5182.04 5183.00 5184.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

5185.01 5186.00 5187.00* 5188.00* 5196.02* 5197.03* 5197.04* 5198.01 5199.00* 5201.00* 5209.00*
5214.00* 5215.00* 5219.02* 5227.00*

Median Family Income Not Known

4143.04 9801.00* 9811.00* 9821.00* 9901.00* 9902.00* 9903.01* 9903.02* 9904.00*

SUFFOLK COUNTY (103), NY**MSA: 35004****Median Family Income 40-50%**

1110.02* 1225.01* 1462.01 1587.08* 1591.03 1594.04

Median Family Income 50-60%

1109.02* 1237.01* 1456.02* 1456.03 1456.04* 1462.03* 1595.09* 1701.01*

Median Family Income 60-70%

1111.00 1112.01* 1224.06* 1227.04 1233.02* 1234.02 1237.02* 1456.05* 1457.03* 1457.04* 1459.01*
1460.02* 1461.05* 1462.02 1462.04* 1464.03* 1472.00* 1584.10* 1587.04* 1587.05* 1591.02 1591.05*
1595.08* 1697.04* 1698.00* 1699.01* 1904.01* 2011.00*

Median Family Income 70-80%

1112.02 1228.02* 1230.01* 1231.01* 1233.01 1235.00 1457.02* 1458.08* 1459.02 1463.00* 1464.04*
1466.07 1467.03* 1473.00* 1584.08 1585.09* 1586.06* 1587.10* 1589.00 1590.00* 1594.06 1595.06
1595.10* 1595.11* 1595.12* 1697.03 1699.02* 1904.03 1906.03 1907.05* 1907.06* 2010.04*

Median Family Income 80-90%

1115.05* 1117.01* 1223.00 1224.04* 1225.02* 1226.01* 1226.03 1227.05* 1227.06* 1229.01* 1229.02*
1232.01 1232.02 1234.01* 1238.02* 1239.00 1240.01* 1242.00* 1243.00* 1244.01* 1460.01* 1460.03*
1461.02* 1461.06* 1462.06* 1466.04 1466.05* 1466.08* 1466.11* 1581.03* 1581.12* 1582.02 1583.09*
1583.10* 1583.15* 1583.17* 1583.21* 1584.09* 1585.02* 1585.07* 1585.10 1586.07* 1586.09* 1587.09*
1587.11 1592.04* 1594.07* 1594.08* 1594.11* 1595.05* 1700.01* 1700.02* 1702.02* 1904.02* 1906.04*

Median Family Income 90-100%

1104.02* 1110.01* 1115.03* 1116.02* 1117.03* 1120.01* 1224.05* 1227.07 1231.02 1238.01* 1240.02*
1241.01 1241.02* 1347.02 1350.02* 1458.04 1458.05* 1458.07* 1459.03* 1462.05* 1466.06 1466.12
1466.15* 1467.06* 1474.01* 1477.01* 1479.01* 1581.02* 1581.04* 1581.10* 1581.11* 1583.08* 1583.19*
1584.03* 1584.07 1585.05* 1585.06* 1586.05 1586.08* 1587.07* 1587.12* 1588.04* 1591.06* 1591.07

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

1591.08* 1592.03* 1593.00* 1596.01 1596.02 1702.01* 1905.02* 1906.01* 1907.07* 2010.01 2010.03*

Median Family Income 100-110%

1105.02* 1115.04* 1115.06* 1116.01* 1118.02* 1120.02 1121.03* 1224.03 1226.02* 1228.01 1236.00*

1244.02* 1246.01* 1349.06 1349.07* 1350.05* 1352.05 1353.01* 1457.01* 1458.03 1464.02* 1465.00*

1466.13 1466.14* 1467.04* 1467.05 1476.02* 1477.02* 1580.11* 1581.07* 1581.08* 1581.14* 1581.15*

1581.16* 1584.01 1584.05* 1585.08* 1585.11* 1586.04* 1588.02* 1592.01* 1905.03* 1905.04 1908.00

Median Family Income 110-120%

1108.03* 1109.01 1114.01* 1118.01* 1118.04 1122.04* 1230.02 1245.00* 1246.02 1350.03* 1352.01*

1352.04 1352.08* 1352.09 1353.03* 1353.04* 1354.01* 1354.03* 1461.03* 1468.00* 1469.01 1470.03*

1475.01* 1475.02 1476.01* 1478.03* 1582.05* 1583.06* 1583.18* 1583.20 1583.23* 1585.12* 1588.03*

1594.10 1594.12* 1697.01 1803.00* 2009.02*

Median Family Income >= 120%

1101.01* 1101.02* 1102.00* 1103.00* 1104.01* 1105.01* 1106.00 1108.01* 1113.00* 1114.02* 1117.04*

1118.03* 1119.00* 1121.02* 1121.04* 1122.06 1122.10 1122.11 1122.12* 1122.13* 1122.14* 1347.03*

1347.04* 1349.02* 1349.03* 1349.04 1350.04* 1351.01 1351.02* 1351.03* 1351.04* 1354.02* 1469.02*

1470.01 1470.04* 1471.00* 1474.02* 1475.03* 1478.02* 1478.04* 1479.02* 1580.01* 1580.02* 1580.06

1580.07* 1580.09* 1580.10* 1582.03* 1582.06* 1582.07* 1583.04 1583.22* 1584.02* 1907.04* 1907.08*

2009.01*

Median Family Income Not Known

9901.00*

ASSESSMENT AREA - 0014**ESSEX COUNTY (013), NJ****MSA: 35084****Median Family Income 10-20%**

0014.00* 0062.00*

Median Family Income 20-30%

0009.00 0015.00* 0019.00* 0039.00* 0043.00 0048.01* 0048.02* 0054.00* 0092.00 0133.00* 0227.00*

0228.00*

Median Family Income 30-40%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0003.00 0005.00* 0010.00* 0013.00* 0017.00* 0018.00* 0023.00* 0024.00* 0026.00* 0028.00 0035.00*
0038.00* 0042.00* 0044.00* 0067.00* 0075.02 0082.00* 0088.00 0089.00* 0091.00 0096.00 0097.00
0105.00 0106.00* 0111.00* 0113.00 0129.00* 0132.00* 0182.00* 0184.00 0187.00* 0230.00* 0231.00
0232.00*

Median Family Income 40-50%

0002.00 0007.00 0008.00 0016.00* 0020.00 0022.01* 0025.00* 0031.00* 0037.00* 0049.00* 0050.00*
0051.00* 0053.00* 0057.00 0068.00 0069.00 0070.00 0075.01 0076.00 0077.00 0078.00 0079.00
0080.00 0081.00 0087.00 0090.00* 0093.00* 0094.00 0095.00* 0104.00* 0107.00* 0109.00* 0112.00*
0117.00* 0121.00 0122.00* 0124.00* 0131.00 0183.00* 0186.00 0189.00* 0229.00*

Median Family Income 50-60%

0001.00 0004.00* 0006.00* 0011.00 0022.02 0041.00* 0046.00 0047.00* 0066.00* 0072.00 0073.00
0074.00 0101.00 0103.00* 0114.00* 0115.00 0116.00* 0118.00* 0119.00* 0120.00* 0125.00* 0126.00*
0127.00* 0181.00*

Median Family Income 60-70%

0045.00* 0052.00* 0071.00 0099.00* 0108.00* 0123.00* 0128.00 0130.00* 0145.00 0167.00 0171.00
0177.00 0178.00

Median Family Income 70-80%

0021.00* 0102.00 0147.00 0153.00* 0157.00 0176.00 0188.00* 0197.00

Median Family Income 80-90%

0064.00* 0100.00* 0141.00* 0143.00 0144.00 0151.00 0155.00 0156.00 0159.00 0168.00

Median Family Income 90-100%

0137.00* 0146.00* 0152.00* 0154.00 0172.00*

Median Family Income 100-110%

0139.00* 0142.00* 0158.00 0217.02

Median Family Income 110-120%

0135.00* 0138.00 0140.00 0150.00 0175.00

Median Family Income >= 120%

0134.00 0136.00 0148.00 0149.00 0160.00* 0161.00 0162.00* 0163.00* 0164.00* 0165.00* 0166.00
0169.00* 0170.00* 0173.01 0173.02 0174.00 0179.00* 0180.00* 0190.00* 0191.00 0192.00 0193.00
0194.00* 0195.00 0196.00* 0198.00 0199.00* 0200.00* 0201.00* 0202.00 0203.00 0204.00 0205.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0206.00 0207.00 0208.00 0209.01 0209.02 0210.00* 0211.00 0212.00 0213.00 0214.00 0216.01
0216.02* 0217.01 0218.01* 0218.02 0218.03*

Median Family Income Not Known

9801.00* 9802.00

HUNTERDON COUNTY (019), NJ**MSA: 35084****Moderate Income**

0114.00

Middle Income

0103.00* 0105.00 0108.02 0109.00 0115.00* 0119.00*

Upper Income

0101.00 0102.00* 0104.00* 0106.00* 0107.01 0107.02* 0108.01* 0110.01* 0110.02* 0111.00 0112.01*
0112.02* 0113.01 0113.02* 0113.03* 0113.04* 0116.00* 0117.00 0118.00

MORRIS COUNTY (027), NJ**MSA: 35084****Low Income**

0435.00 0456.02*

Moderate Income

0417.06 0448.00 0449.00 0450.00 0451.00

Middle Income

0401.02 0402.00* 0404.00 0405.00 0411.00 0416.03 0417.01* 0417.02* 0418.01 0418.02 0433.01*
0438.00 0443.00 0445.01 0445.02 0446.02 0447.01 0452.00* 0454.01 0454.02 0456.03 0460.00*
0461.03* 0461.05

Upper Income

0401.01 0403.00* 0406.00 0407.01* 0407.02* 0408.01 0408.03 0408.04 0408.05 0409.00 0410.00
0412.00 0413.00 0414.00 0415.00 0416.01* 0416.02 0416.04 0417.04 0417.05 0418.03 0419.01
0419.02 0420.00 0421.00* 0422.00 0423.01 0423.02* 0425.00* 0426.00 0427.00* 0428.00 0429.00*
0430.00 0431.00* 0432.00* 0433.02* 0433.03* 0434.01* 0434.02* 0436.00 0437.00* 0439.00* 0440.00
0441.01* 0441.02 0442.00 0444.01* 0444.03 0444.04* 0446.01 0447.02 0453.00 0455.01 0455.02

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0457.01 0457.03 0457.04 0458.04* 0459.01* 0459.02 0461.04 0461.06 0462.01* 0462.02* 0462.97*
0462.98 0463.00 0464.00

SUSSEX COUNTY (037), NJ**MSA: 35084****Low Income**

3712.00*

Moderate Income

3728.00* 3737.00*

Middle Income

3710.00* 3711.00* 3713.00* 3714.00* 3715.02* 3715.03* 3716.00* 3717.00* 3718.00* 3719.00* 3720.00*
3721.00 3722.00* 3723.00 3724.00* 3725.00 3726.00* 3727.00* 3729.00* 3730.00* 3738.00 3739.00
3745.00* 3746.00 3747.00 3748.00 3749.00

Upper Income

3731.00* 3732.00 3733.00* 3734.00* 3735.00* 3736.00* 3740.00 3741.00 3742.00 3743.00 3744.00*

UNION COUNTY (039), NJ**MSA: 35084****Median Family Income 20-30%**

0319.04

Median Family Income 30-40%

0304.00 0314.00 0393.00* 0399.00

Median Family Income 40-50%

0302.00 0306.00* 0309.00 0310.00 0311.00 0312.00 0313.00 0316.01 0316.02 0317.00 0318.02
0319.03 0389.00* 0394.00* 0398.00

Median Family Income 50-60%

0305.00 0307.01 0307.02 0308.02 0315.00 0318.01 0320.01 0323.00 0340.00 0390.00 0392.00
0395.00*

Median Family Income 60-70%

0324.00 0326.00* 0328.00 0339.00 0342.00 0344.00 0351.00 0352.00 0353.00 0360.00 0388.00*

Median Family Income 70-80%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0338.00 0341.00* 0345.00 0346.00 0347.00 0354.00 0355.00 0361.00*

Median Family Income 80-90%

0320.02 0322.00 0343.00 0357.00 0358.00 0359.00*

Median Family Income 90-100%

0321.00 0325.00 0327.00 0329.02 0349.00 0396.00* 0397.00

Median Family Income 100-110%

0330.00 0331.00 0332.00 0335.00 0348.00 0363.01 0369.00

Median Family Income 110-120%

0329.01 0333.00 0336.00 0337.00 0350.00 0356.00 0375.00 0384.00

Median Family Income >= 120%

0334.00 0362.00 0363.02 0364.00 0365.00* 0366.00 0367.00 0368.00 0370.00 0371.00 0372.00

0373.00 0374.00 0376.01* 0376.02* 0377.00* 0378.00 0379.00* 0380.00 0381.01* 0381.02 0382.01*

0382.02* 0383.00 0385.00 0386.01 0386.02 0387.00 0391.00

ASSESSMENT AREA - 0015**MIDDLESEX COUNTY (023), NJ****MSA: 35154****Median Family Income 20-30%**

0056.01 0058.00

Median Family Income 30-40%

0046.00 0048.00 0049.00 0052.00* 0053.00* 0055.00 0056.02* 0057.00*

Median Family Income 40-50%

0050.00 0093.00

Median Family Income 50-60%

0045.00 0060.02* 0069.00* 0071.03 0082.06

Median Family Income 60-70%

0033.00 0036.00 0040.00 0042.00 0043.00 0044.00* 0047.00 0082.05*

Median Family Income 70-80%

0002.00 0004.04 0018.04 0038.00 0041.00 0061.03 0062.07* 0068.00 0078.01 0079.08* 0082.04

0082.07 0083.00

Median Family Income 80-90%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0003.00 0005.01* 0009.02 0012.00* 0016.00 0019.02 0025.00 0027.01 0027.03 0029.02 0030.01
0032.03 0034.01 0037.00* 0051.00 0061.01 0070.00 0074.02 0081.03* 0085.01 0086.06* 0089.00

Median Family Income 90-100%

0005.02 0006.08* 0008.01* 0014.16 0015.06 0019.01 0019.03 0026.03 0026.04 0029.01 0031.02
0035.00 0060.01 0061.04* 0072.03 0073.01* 0073.03* 0075.00 0076.00 0079.05* 0079.06* 0080.01
0081.01 0090.00 0091.00 0094.00

Median Family Income 100-110%

0004.01 0006.06 0009.01* 0010.01 0011.00 0015.02 0017.01 0017.02 0018.05 0023.01 0026.05
0062.04 0062.05 0067.01 0071.01 0071.02 0072.02 0073.04 0077.02 0077.03 0078.04 0078.06
0079.07* 0079.10 0081.02* 0092.00*

Median Family Income 110-120%

0006.03 0007.01 0010.02 0015.04 0018.03 0023.02 0024.01 0024.02* 0028.05 0030.02 0031.01
0032.01 0062.03* 0064.03 0066.04* 0066.08 0067.03 0077.04* 0078.05 0079.12 0082.09 0086.04
0088.00*

Median Family Income >= 120%

0001.00 0004.03 0007.02 0008.02 0013.00* 0014.09 0014.10 0014.11 0014.12* 0014.13 0014.14
0014.15 0014.17 0015.05 0020.00 0021.01* 0021.02 0022.00 0062.06 0063.00 0065.00* 0066.01*
0066.05 0066.06 0066.07* 0079.09 0079.11 0082.02 0082.08 0084.03 0084.04* 0084.05 0084.06*
0085.02 0085.03 0085.04 0086.01 0086.02 0086.05* 0087.00

MONMOUTH COUNTY (025), NJ**MSA: 35154****Median Family Income 20-30%**

8072.00* 8073.00*

Median Family Income 30-40%

8056.00* 8070.04

Median Family Income 40-50%

8034.00 8050.01 8058.00 8070.03 8075.00 8076.00 8099.03* 8108.00

Median Family Income 50-60%

8017.00* 8057.00 8059.00 8060.00* 8065.01

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 60-70%

8055.00 8071.00 8077.00 8100.02 8109.00 8110.00

Median Family Income 70-80%

8018.00 8020.00 8026.00 8054.00 8081.00 8116.00*

Median Family Income 80-90%8004.00 8016.00 8025.00 8048.00 8061.00* 8065.02* 8065.04* 8074.00* 8078.00 8082.00 8113.01
8122.00**Median Family Income 90-100%**8001.00 8006.01* 8019.00 8022.00 8023.00 8031.00* 8062.01 8079.00 8084.02* 8089.00 8090.00*
8103.00 8105.01 8111.01 8121.00**Median Family Income 100-110%**8021.00 8030.00 8035.00 8080.01 8080.02* 8083.00 8084.01 8085.00 8093.01 8105.03 8107.00
8112.00 8114.02**Median Family Income 110-120%**8006.02 8007.02 8024.00 8027.00 8029.00* 8032.01 8036.00 8045.00 8053.00 8062.02 8064.00
8066.00 8086.00 8088.00 8101.01 8111.02 8113.03 8120.00***Median Family Income >= 120%**8002.00* 8005.00 8007.01* 8008.00 8009.00 8010.00 8011.00 8012.00* 8013.00 8014.00 8015.00
8028.00 8032.02 8033.00 8037.00 8038.00 8039.00 8041.00* 8042.00 8046.00 8051.00 8063.00
8065.03 8087.01 8087.02 8091.00 8092.00* 8093.02* 8094.00 8095.01 8095.02 8096.00 8097.01
8097.03 8097.04 8099.01 8099.02 8100.01 8100.03 8100.04 8101.02 8102.00 8104.01 8104.02
8105.02 8106.00 8113.04 8114.01 8115.01 8115.02 8119.00 8123.00 8124.00 8125.01 8125.02**Median Family Income Not Known**

8047.00* 9900.00*

OCEAN COUNTY (029), NJ**MSA: 35154****Median Family Income 20-30%**

7153.02 7154.02

Median Family Income 30-40%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

7153.01

Median Family Income 40-50%

7152.00 7155.00 7156.00 7159.02 7201.02 7201.03 7312.01* 7312.03* 7312.05 7312.06*

Median Family Income 50-60%

7150.00 7157.00 7158.00 7160.00 7201.01 7222.00 7312.02* 7312.04* 7391.00*

Median Family Income 60-70%

7141.00 7159.01 7202.02 7210.00* 7235.00 7280.00 7311.01

Median Family Income 70-80%

7132.03* 7134.02 7138.00* 7154.01 7200.01 7202.03 7202.05 7202.06* 7228.00 7229.00 7230.00

7233.00 7240.00 7250.02* 7270.02* 7310.02 7320.02* 7340.01* 7340.03* 7350.01* 7351.01* 7361.01*

7361.02* 7361.05* 7370.00*

Median Family Income 80-90%

7130.00 7132.02* 7139.00 7170.02* 7175.01 7202.04 7220.01 7220.02 7226.00 7227.02 7234.00

7250.01 7251.00* 7260.00 7270.01 7290.00* 7321.01 7321.04* 7330.00 7340.02* 7350.02* 7351.03*

7351.04* 7360.01

Median Family Income 90-100%

7133.00 7134.01 7135.00 7140.00 7142.00* 7171.02 7221.00 7224.01 7231.00 7236.00 7310.01

7311.03 7360.02 7390.00

Median Family Income 100-110%

7101.00 7113.00* 7131.00 7136.00 7172.00 7174.00 7175.02 7180.00 7225.00 7311.02 7321.03

7380.01* 7381.00*

Median Family Income 110-120%

7111.00* 7132.01* 7137.00 7143.00* 7170.01* 7224.02 7232.00 7300.00 7320.01

Median Family Income >= 120%

7112.00* 7114.00 7120.00* 7144.00 7171.01 7173.00 7223.00 7227.01 7380.02*

Median Family Income Not Known

9800.00* 9801.00* 9900.00*

SOMERSET COUNTY (035), NJ**MSA: 35154****Moderate Income**

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0502.00* 0504.00 0511.00 0512.00* 0515.00* 0516.00* 0517.00* 0520.02* 0533.00

Middle Income

0501.00 0503.00 0505.00 0506.00* 0510.00 0513.00* 0514.00* 0518.00* 0519.00 0520.01 0526.03*

0529.03* 0530.00* 0531.02* 0531.05 0532.00* 0534.03* 0534.04 0535.01 0537.05* 0538.04*

Upper Income

0507.01* 0507.03* 0507.04 0508.01* 0508.02 0509.01* 0509.02* 0509.03* 0521.00 0522.01 0522.03

0522.04* 0523.00 0524.00* 0526.01* 0527.00 0528.00* 0529.01* 0529.04 0531.03 0534.02* 0536.02*

0536.03* 0536.04* 0537.03* 0537.04* 0537.06* 0537.07 0538.01* 0538.03 0538.05* 0539.01* 0539.04*

0539.05 0541.00 0542.01 0542.02 0543.00

ASSESSMENT AREA - 0016**NEW HAVEN COUNTY (009), CT****MSA: 35300****Median Family Income 20-30%**

1402.00* 1406.00 1701.00* 3501.00 3502.00* 3504.00* 3505.00

Median Family Income 30-40%

1405.00* 1407.00* 1415.00* 1421.00* 1423.00* 1424.00 1703.00* 3503.00* 3508.00* 3511.00 3512.00

3517.00 3522.00

Median Family Income 40-50%

1403.00 1404.00* 1408.00* 1413.00* 1416.00* 1425.00* 1702.00* 1710.00* 3514.00 3523.00 3527.01

Median Family Income 50-60%

1253.00* 1414.00* 1426.01* 1426.03* 1542.00* 1551.00* 1707.00* 1714.00* 1715.00*

Median Family Income 60-70%

1202.00* 1252.00* 1254.00* 1409.00* 1412.00 1427.00* 1545.00* 1655.00 1709.00* 3510.00* 3513.00

3516.01* 3521.00* 3524.00* 3526.00 3528.00 3615.00*

Median Family Income 70-80%

1418.00* 1541.00 1549.00* 1550.00* 1658.01* 1708.00* 1711.00* 1713.00* 1802.00* 1803.00* 3509.00*

3515.00* 3516.02* 3527.02

Median Family Income 80-90%

1401.00* 1426.04* 1546.00* 1656.00* 1704.00* 1706.00* 1716.00* 1805.00 1806.01* 3451.00 3525.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 90-100%

1201.00* 1504.00* 1672.02 1751.00* 1753.00* 1754.00 1801.00* 1804.00* 1841.00* 3452.02* 3453.00*
3454.00* 3518.00 3520.00 3614.01

Median Family Income 100-110%

1251.00* 1503.00* 1505.00* 1651.00 1657.00* 1660.02 1672.01 1752.00* 1759.00* 1842.00* 1847.00
3452.01* 3481.24* 3481.25* 3519.00* 3612.00 3613.00

Median Family Income 110-120%

1301.01* 1301.02* 1428.00* 1502.00* 1508.00* 1512.00* 1653.00* 1705.00* 1712.00* 1717.00* 1861.00
1901.00 3611.00

Median Family Income >= 120%

1302.00* 1410.00* 1411.00* 1419.00* 1420.00* 1422.00* 1501.00* 1506.00* 1507.00* 1509.00 1510.00*
1511.00* 1547.00* 1548.00* 1571.00 1572.00* 1573.00* 1574.00* 1601.00* 1602.00* 1611.00* 1652.00*
1654.00* 1658.02* 1659.00* 1660.01* 1671.00* 1673.00 1755.00 1756.00* 1757.00* 1758.00* 1760.00*
1806.02* 1843.00 1844.00* 1845.00 1846.00* 1862.00* 1902.00* 1903.01* 1903.02* 1903.03* 1941.00*
1942.01* 1942.02* 3411.00* 3431.01 3431.02* 3432.00 3433.00* 3434.00* 3441.00* 3442.00* 3461.01*
3461.02* 3471.00 3472.00 3481.11* 3481.22 3481.23*

Median Family Income Not Known

3614.02* 9900.00*

ASSESSMENT AREA - 0017**BERGEN COUNTY (003), NJ****MSA: 35614****Median Family Income 50-60%**

0216.00

Median Family Income 60-70%

0215.00* 0236.01 0236.02 0301.00

Median Family Income 70-80%

0181.00 0214.00 0231.00 0303.00*

Median Family Income 80-90%

0035.00* 0211.00 0212.00 0213.00* 0234.02 0235.01 0235.02* 0302.00 0572.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 90-100%

0063.00 0154.00 0192.04* 0291.00 0304.00* 0361.00 0413.01 0542.00* 0571.01*

Median Family Income 100-110%

0050.00 0062.01 0152.00* 0153.00 0182.00 0333.00* 0382.00 0461.00 0463.00 0571.02*

Median Family Income 110-120%

0032.00 0040.01* 0061.00 0111.00* 0112.00* 0114.00 0192.02 0193.03 0232.00 0234.01* 0312.00

0362.00 0411.00 0413.02 0451.00 0462.00 0500.00

Median Family Income >= 120%

0010.00 0021.00* 0022.00* 0023.00 0031.00* 0033.00* 0034.01* 0034.02* 0040.02 0062.02 0070.01*

0070.02* 0080.00 0091.00* 0092.00* 0101.00* 0102.00* 0103.00* 0113.00* 0120.01 0120.02 0130.01*

0130.02* 0140.00 0151.00* 0155.00 0160.00 0171.00 0172.00 0173.00* 0174.00* 0175.00 0191.02

0191.03 0191.04* 0192.03* 0193.04 0193.05* 0193.06* 0201.00 0202.00 0221.00* 0222.00* 0233.01*

0233.02 0241.00 0242.00* 0251.00 0252.00* 0261.00* 0262.00 0270.00* 0280.01* 0280.02* 0292.00

0311.00 0313.00 0314.00 0321.02* 0321.03 0321.04* 0322.01* 0322.02 0331.00* 0332.00* 0340.00*

0351.00* 0352.00* 0371.00* 0372.01 0372.02* 0381.00 0383.00 0391.00* 0392.00* 0393.00 0400.01

0400.02* 0412.00 0421.00 0423.01 0423.02 0424.00 0425.00 0430.01 0430.02* 0441.00* 0442.01*

0442.02* 0452.00 0471.00* 0472.00* 0473.00* 0474.00* 0475.00 0481.00 0482.00* 0490.01* 0490.02*

0511.00* 0512.00* 0513.00 0514.00 0521.00 0522.00* 0531.00 0532.00 0541.00* 0543.00* 0544.00

0545.00* 0546.00* 0551.00* 0552.00* 0561.00 0562.00* 0581.00* 0582.00* 0591.00 0592.00* 0600.00

0611.00* 0612.00 0613.00* 0614.00*

HUDSON COUNTY (017), NJ**MSA: 35614****Median Family Income 30-40%**

0145.02*

Median Family Income 40-50%

0044.00* 0067.00 0162.00 0164.00 0169.00 0174.00*

Median Family Income 50-60%

0041.02 0045.00 0052.00* 0053.00 0055.00* 0058.01* 0060.00* 0062.00* 0156.00* 0159.00* 0160.00

0166.00 0168.00 0170.00* 0175.00* 0177.00 0324.00

Median Family Income 60-70%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0012.02 0017.01 0027.00* 0029.00 0046.00* 0068.00 0107.00* 0109.00* 0110.00* 0111.00 0135.00*
0136.00 0147.00 0148.00* 0152.02* 0153.00 0157.00 0161.00 0163.00 0165.00* 0171.00 0172.00
0173.00* 0176.00 0178.00 0190.00*

Median Family Income 70-80%

0002.00 0005.00* 0006.00* 0018.00* 0020.00 0042.00 0049.00* 0056.00 0061.00* 0063.00* 0101.00*
0134.00 0142.00 0150.02 0155.00* 0158.02*

Median Family Income 80-90%

0003.00* 0013.00* 0030.00* 0031.00* 0041.01 0048.00* 0065.00* 0102.00* 0103.00* 0106.00* 0126.00*
0129.00 0130.00 0131.00 0132.00 0133.00* 0140.00 0141.02 0145.01 0149.00 0151.00

Median Family Income 90-100%

0004.00 0007.00* 0008.00 0009.02 0010.00* 0014.00* 0019.00 0028.00* 0071.00 0113.00* 0116.00*
0128.00 0137.00* 0143.00* 0167.00*

Median Family Income 100-110%

0001.00 0012.01* 0047.00* 0105.00* 0127.00 0139.00 0144.00 0146.00 0180.00*

Median Family Income 110-120%

0011.00 0040.00 0059.00* 0078.00 0104.00* 0108.00 0112.00 0123.00 0138.00

Median Family Income >= 120%

0022.00* 0023.00 0024.00* 0035.00* 0054.00* 0058.02 0064.00 0066.00* 0070.00* 0072.00 0073.00*
0074.00* 0075.00* 0076.00 0077.00 0114.00* 0115.00* 0124.00 0125.00 0141.01 0150.01 0152.01*
0158.01* 0179.00* 0181.00* 0182.00 0183.01* 0183.02* 0184.00* 0185.00 0186.00* 0187.01 0187.02*
0188.00 0189.00* 0191.00 0192.00 0193.00 0194.00 0198.00 0199.00 0200.00* 0201.00

Median Family Income Not Known

0043.00 0069.00 9801.00*

PASSAIC COUNTY (031), NJ**MSA: 35614****Median Family Income 20-30%**

2642.00*

Median Family Income 30-40%

1752.00 1753.01* 1754.02* 1758.02* 1759.00 1807.00* 1815.00 1818.00 1823.01*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 40-50%

1753.02 1754.01 1755.00 1802.02 1806.00* 1808.00 1809.00* 1812.00* 1814.00* 1817.02* 1821.00
1822.00 1823.02* 1828.00 1829.00 1832.00

Median Family Income 50-60%

1758.01* 1803.00* 1813.00* 1820.00 1827.00* 1830.00*

Median Family Income 60-70%

1251.00 1756.02 1802.01* 1810.00* 1811.00* 1819.00* 1831.02

Median Family Income 70-80%

1250.00 1824.00* 1825.00

Median Family Income 80-90%

1757.01 2036.00*

Median Family Income 90-100%

1246.01 1249.00* 1757.03* 1826.00* 2641.01

Median Family Income 100-110%

1246.02 1337.01* 1337.02* 1831.01* 2463.00

Median Family Income 110-120%

1248.00 2238.01 2461.02*

Median Family Income >= 120%

1165.00* 1242.00 1243.11* 1243.12 1243.21 1243.22 1243.23* 1244.01 1244.02 1245.00 1247.00
1432.00* 1433.00* 1434.00 1540.01* 1540.02 1635.00* 1756.01* 1757.04* 1801.00* 1964.01* 1964.02
2167.01* 2167.02 2238.02 2366.01* 2366.02* 2460.01* 2460.02* 2460.03 2461.01* 2461.03* 2461.04
2462.01 2462.02 2462.03* 2568.01* 2568.02* 2568.03* 2568.04* 2568.05* 2641.02

Median Family Income Not Known

2239.00*

BRONX COUNTY (005), NY**MSA: 35614****Median Family Income 20-30%**

0020.00* 0023.00* 0041.00* 0051.00 0052.00* 0053.00* 0147.01* 0147.02* 0159.00* 0161.00* 0213.01*
0220.00* 0221.02* 0233.02* 0237.04* 0243.00* 0255.00* 0363.00 0365.01* 0369.01* 0375.04 0385.00*
0458.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 30-40%

0025.00* 0027.01* 0027.02 0033.00* 0043.00* 0065.00 0067.00* 0069.00* 0073.00* 0119.00* 0121.01*
0121.02* 0123.00* 0125.00* 0127.01* 0129.01* 0145.00* 0153.00* 0155.00* 0165.00* 0173.00* 0177.01*
0177.02* 0179.01* 0189.00* 0193.00* 0199.00* 0211.00 0215.01 0215.02* 0216.01 0217.00* 0221.01*
0223.00* 0229.01* 0235.01* 0239.00* 0241.00* 0245.02* 0283.00 0359.00* 0361.00* 0365.02* 0367.00*
0380.00* 0383.02* 0387.00* 0393.00* 0399.01* 0405.02*

Median Family Income 40-50%

0035.00* 0037.00* 0042.00* 0044.00* 0048.00* 0050.02* 0054.00* 0056.00 0062.00 0064.00* 0075.00*
0076.00* 0077.00* 0079.00* 0083.00 0085.00* 0086.00* 0089.00* 0093.00 0115.02* 0117.00 0131.00*
0133.00* 0135.00* 0143.00* 0144.00* 0149.00* 0167.00* 0175.00 0179.02* 0181.01* 0183.01* 0183.02*
0185.00 0195.00* 0197.00* 0201.00* 0205.01* 0205.02* 0225.00* 0227.01* 0229.02* 0231.00 0233.01*
0235.02* 0237.03* 0245.01* 0251.00* 0253.00* 0263.00* 0265.00* 0267.01* 0324.00* 0369.02* 0373.00*
0374.00* 0379.00 0383.01* 0389.00* 0391.00* 0397.00* 0399.02* 0401.00* 0403.02* 0407.01* 0407.02*
0429.02*

Median Family Income 50-60%

0019.00 0039.00 0050.01* 0059.02* 0060.00* 0063.00* 0070.00* 0078.00* 0087.00* 0090.00 0141.00*
0151.00* 0157.00* 0181.02 0213.02* 0218.00* 0219.00 0224.01* 0227.02* 0237.02* 0240.00* 0256.00*
0257.00* 0267.02* 0269.00* 0328.00* 0330.00 0340.00* 0348.00* 0381.00 0390.00* 0392.00* 0394.00*
0395.00* 0396.00* 0403.03* 0403.04* 0405.01* 0408.00* 0415.00 0418.00* 0421.00* 0423.00* 0425.00*
0431.00* 0460.00*

Median Family Income 60-70%

0016.00* 0031.00 0038.00* 0046.00* 0068.00* 0071.00* 0072.00 0092.00* 0169.00* 0200.00* 0202.00*
0209.00* 0216.02 0222.00* 0224.03* 0224.04* 0227.03* 0228.00* 0236.00 0247.00* 0266.02* 0273.00*
0277.00* 0332.01* 0336.00* 0338.00* 0371.00* 0372.00* 0378.00* 0404.00* 0419.00 0420.00* 0435.00*
0462.02*

Median Family Income 70-80%

0074.00* 0096.00* 0204.00* 0212.00* 0230.00* 0232.00* 0238.00* 0254.00* 0332.02* 0334.00* 0342.00
0382.00* 0406.00* 0411.00* 0422.00 0426.00* 0429.01* 0434.00* 0442.00*

Median Family Income 80-90%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0028.00* 0040.01* 0194.00* 0210.01* 0266.01* 0279.00* 0285.00* 0287.00* 0289.00* 0318.00* 0350.00*

0368.00* 0409.00* 0413.00* 0430.00* 0436.00* 0462.01*

Median Family Income 90-100%

0061.00* 0084.00* 0098.00 0164.00* 0184.00* 0248.00* 0276.00* 0286.00 0343.00* 0364.00* 0370.00

0376.00* 0386.00 0388.00* 0424.00* 0428.00*

Median Family Income 100-110%

0152.00* 0210.02* 0244.00* 0252.00* 0284.00* 0296.00 0302.00* 0344.00* 0356.00* 0360.00* 0398.00*

0414.00* 0444.00*

Median Family Income 110-120%

0002.00* 0004.00 0130.00 0158.00* 0162.00* 0166.00* 0246.00 0281.00* 0300.00* 0312.00 0326.00*

0358.00 0456.00 0484.00*

Median Family Income >= 120%

0110.00* 0118.00* 0132.00* 0138.00* 0160.00* 0206.01 0250.00* 0261.00* 0264.00* 0274.01* 0274.02*

0288.00* 0293.01* 0293.02* 0295.00* 0297.00* 0301.00* 0307.01* 0309.00* 0310.00* 0314.00 0316.00*

0323.00* 0335.00* 0337.00* 0345.00* 0351.00* 0448.00* 0449.01* 0449.02* 0451.01* 0451.02* 0516.00*

Median Family Income Not Known

0001.00* 0024.00* 0163.00* 0171.00* 0249.00* 0319.00* 0504.00*

KINGS COUNTY (047), NY**MSA: 35614****Median Family Income 10-20%**

0910.00*

Median Family Income 20-30%

0029.01* 0085.00* 0185.01* 0285.02* 0352.00* 0535.00 0808.00* 0908.00 1110.00*

Median Family Income 30-40%

0023.00* 0100.00 0120.00 0255.00* 0259.02* 0299.00* 0307.00* 0326.00* 0342.00 0357.00* 0382.00*

0397.00 0427.00 0489.00* 0511.00* 0525.00 0533.00 0539.00* 0545.00 0572.00* 0906.00* 0912.00*

0982.00* 1034.00* 1106.00* 1120.00* 1134.00* 1156.00* 1214.00*

Median Family Income 40-50%

0076.00* 0082.00* 0094.00* 0096.00* 0098.00* 0106.00* 0108.00* 0112.00* 0118.00 0212.00* 0220.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0222.00 0228.00 0230.00 0233.00 0234.00 0236.00 0240.00 0281.00 0303.00* 0309.00 0330.00*
0340.00* 0349.00* 0351.00* 0359.00* 0373.00* 0381.00* 0387.00 0391.00* 0395.00* 0403.00* 0409.00
0431.00* 0478.00 0505.00 0507.00 0508.01* 0509.00 0527.00* 0529.00 0531.00 0537.00 0538.00*
0547.00 0874.01 0890.00* 0900.00* 0918.00* 0944.02* 1144.00* 1146.00* 1190.00* 1198.00 1210.00*
1237.00

Median Family Income 50-60%

0002.00 0022.00 0068.00* 0071.00* 0072.00 0074.00* 0078.00 0084.00 0090.00* 0092.00 0101.00
0102.00* 0104.00 0110.00 0114.00 0116.00* 0122.00 0192.00 0213.00* 0216.00 0218.00 0224.00
0232.00 0238.00 0242.00 0251.00* 0259.01 0277.00* 0283.00 0287.00* 0293.00* 0305.00 0345.00*
0350.00 0361.00* 0362.00 0363.00* 0365.02* 0369.00* 0374.02 0392.00 0405.00* 0411.00* 0417.00*
0419.00* 0421.00* 0423.00* 0429.00* 0433.00* 0435.00* 0437.00* 0439.00* 0445.00 0453.00 0482.00
0490.00 0491.00 0493.00* 0523.00* 0534.00 0610.04 0792.00* 0804.00* 0818.00* 0884.00 0892.00
0896.00* 0898.00* 0916.00* 1058.01* 1058.04 1116.00 1122.00* 1128.00* 1152.00 1160.00* 1166.00*
1170.00 1176.02* 1186.00* 1188.00 1196.00* 1200.00* 1208.00*

Median Family Income 60-70%

0070.00* 0126.00* 0127.00* 0142.00* 0182.00* 0190.00 0210.00* 0226.00 0229.00 0235.00 0249.00
0254.00* 0257.00 0258.00* 0271.00* 0286.00* 0288.00* 0289.00 0292.00* 0304.00* 0311.00 0321.00*
0325.00* 0343.00* 0347.00* 0353.00 0356.01* 0360.01 0360.02 0365.01* 0366.00* 0375.00* 0379.00*
0399.00* 0412.00 0414.02* 0416.00* 0425.00* 0430.00* 0447.00* 0449.00 0456.00 0460.00 0468.00
0480.00 0486.00 0492.00 0508.03* 0510.01* 0513.00 0516.01* 0516.02 0520.00 0552.00 0578.00
0580.00* 0786.00 0788.00 0796.02* 0806.00* 0816.00* 0820.00 0822.00 0824.00* 0870.00 0878.00*
0920.00* 0924.00* 0938.00* 1098.00 1118.00* 1130.00* 1142.02* 1162.00* 1164.00* 1168.00* 1176.01*
1178.00* 1182.02 1192.00 1194.00*

Median Family Income 70-80%

0080.00 0088.00* 0128.01* 0138.00 0196.00 0208.00 0211.00* 0221.00* 0244.00 0246.00* 0247.00*
0248.00 0252.00* 0260.00* 0261.00* 0263.00* 0264.00 0265.00* 0272.00 0273.00* 0276.00* 0291.00*
0296.00 0297.00 0298.00 0308.00* 0315.00* 0317.02* 0319.00* 0329.00 0331.00* 0333.00 0337.00
0339.00* 0341.00 0355.00* 0371.00* 0385.00* 0386.00 0389.00* 0390.00* 0393.00* 0400.00 0401.00*
0406.00* 0410.00 0413.00* 0415.00* 0418.00* 0424.00* 0432.00 0434.00* 0438.00 0441.00* 0443.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0462.01*	0464.00	0474.00	0476.00	0484.00*	0506.00*	0508.04*	0510.02	0512.00	0514.00	0530.00
0550.00	0554.00	0556.00*	0582.00	0594.01	0606.00	0790.00*	0794.00*	0802.00	0810.00*	0830.00*
0854.00*	0860.00	0862.00*	0872.00*	0882.00*	0886.00*	0888.00*	0894.00*	0902.00*	0922.00*	1124.00*
1126.00*	1142.01	1158.00*	1174.00*	1182.01	1184.00*	1202.00*				

Median Family Income 80-90%

0062.00	0117.00	0130.00	0178.00	0179.00*	0188.00*	0194.00*	0200.00	0214.00	0227.00	0245.00*
0250.00	0253.00*	0256.00*	0268.00*	0269.00*	0278.00*	0279.00*	0284.00	0290.00	0294.00*	0301.00*
0313.00*	0328.00*	0348.00	0364.00	0367.00*	0377.00*	0398.00	0402.00*	0404.00*	0414.01	0420.00
0426.00	0428.00*	0440.00	0446.00*	0462.02	0470.00	0472.00	0488.00*	0494.00*	0542.00	0546.00
0560.00	0590.00	0610.03*	0626.00*	0680.00*	0750.00	0760.00*	0762.00	0774.00*	0826.00	0828.00
0846.00	0866.00*	0880.00*	0928.00*	0930.00	0964.00*	0974.00*	1132.00*	1150.00*	1172.01*	1172.02*
1220.00*										

Median Family Income 90-100%

0066.00*	0132.00	0160.00	0176.00*	0180.00	0215.00*	0217.00*	0219.00*	0241.00	0243.00	0262.00*
0266.00	0270.00*	0274.00*	0275.00*	0280.00	0282.00*	0302.00	0314.00	0323.00*	0327.00*	0335.00
0374.01*	0388.00*	0394.00	0408.00*	0436.00	0444.00	0448.00*	0526.00	0544.00*	0548.00*	0558.00*
0579.00	0586.00	0642.00*	0672.00	0696.01*	0720.00*	0722.00*	0738.00*	0740.00	0764.00*	0766.00*
0768.00	0770.00*	0782.00*	0798.02*	0814.00*	0840.00	0848.00*	0856.00	0858.00*	0864.00*	0868.00
0876.00*	0946.00*	0956.00*	1008.00*	1010.00*	1014.00*	1104.00				

Median Family Income 100-110%

0054.00	0059.00*	0064.00	0134.00	0143.00	0193.00*	0198.00*	0204.00*	0267.00*	0300.00	0317.01*
0336.00*	0354.00	0356.02	0383.00*	0396.00	0442.00*	0454.00*	0458.00*	0496.00*	0499.00	0501.00
0549.00	0551.00	0563.00	0570.00*	0576.00*	0596.00*	0598.00*	0608.00	0622.00*	0632.00*	0648.00
0650.00	0670.00*	0686.00*	0736.00	0772.00*	0776.00	0796.01*	0800.00*	0832.00*	0950.00	0958.00
0986.00*	0988.00*	0992.00*	0996.00*	1004.00	1012.00*	1022.00*	1078.00*			

Median Family Income 110-120%

0020.00	0056.02*	0058.00	0129.01	0136.00	0140.00*	0145.00	0174.00*	0186.00*	0191.00	0231.00*
0295.00*	0306.00	0370.00	0452.00*	0485.00	0498.00*	0503.00	0532.00*	0562.00*	0569.00	0571.00*
0584.00	0592.00	0593.00	0600.00	0628.00	0638.00*	0690.00*	0728.00*	0742.00	0748.00*	0834.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0836.00 0838.00* 0850.00* 0934.00* 0936.00* 0944.01 0954.00* 0962.00* 0966.00* 0984.00* 0994.00*
0998.00* 1024.00* 1026.00* 1028.00 1070.00

Median Family Income >= 120%

0001.00 0003.01* 0005.01* 0005.02 0007.00* 0009.00 0011.00* 0013.00* 0015.00* 0021.00 0030.00*
0031.00* 0033.00* 0034.00* 0035.00* 0036.00* 0037.00 0038.00* 0039.00 0041.00* 0043.00 0044.00*
0045.00 0046.00* 0047.00 0049.00* 0050.00* 0051.00 0052.01* 0052.02* 0053.00 0056.01 0060.00
0063.00* 0065.00 0067.00* 0069.00 0075.00 0077.00 0119.00 0121.00* 0129.02 0131.00 0133.00*
0135.00 0137.00 0139.00* 0141.00* 0147.00 0148.00 0149.00 0150.00* 0151.00* 0152.00 0153.00*
0155.00* 0157.00* 0159.00* 0161.00* 0162.00* 0163.00* 0164.00* 0165.00* 0166.00* 0167.00 0168.00*
0169.00 0170.00 0171.00* 0172.00 0181.00* 0183.00 0184.00* 0187.00* 0195.00 0197.00* 0199.00
0201.00* 0202.00* 0203.00* 0205.00* 0206.00* 0207.00* 0285.01* 0422.00 0477.00* 0481.00* 0495.00
0497.00* 0500.00* 0502.02* 0504.00 0515.00 0517.00* 0518.00* 0519.00* 0528.00 0543.00 0553.00
0555.00 0557.00 0561.00* 0564.00 0565.00* 0566.00* 0568.00* 0573.00* 0574.00* 0575.00* 0588.00
0589.00 0591.00 0594.02 0610.02 0612.00* 0616.00* 0620.00 0636.00* 0640.00* 0644.00* 0646.00*
0652.00* 0654.00* 0656.00* 0658.00* 0660.00* 0662.00* 0674.00* 0676.00* 0678.00* 0682.00 0688.00*
0692.00* 0696.02 0698.00 0700.00 0702.01 0706.00* 0724.00* 0726.00* 0730.00* 0732.00* 0734.00*
0744.00* 0746.00 0752.00 0754.00* 0756.00 0758.00* 0780.00* 0784.00* 0798.01 0932.00 0968.00
0970.00* 0990.00* 1006.00* 1016.00* 1018.00* 1020.00* 1502.00 1522.00*

Median Family Income Not Known

0018.00 0086.00* 0154.00* 0175.00* 0177.00* 0407.00* 0450.00 0666.00* 0702.02* 0702.03* 0852.00*
0960.00 1180.00* 9901.00*

NEW YORK COUNTY (061), NY**MSA: 35614****Median Family Income 20-30%**

0192.00*

Median Family Income 30-40%

0002.01* 0006.00* 0014.02* 0020.00* 0025.00* 0182.00* 0194.00 0219.00 0242.00* 0243.02*

Median Family Income 40-50%

0008.00* 0010.02* 0016.00 0024.00* 0028.00* 0029.00 0036.01* 0162.00* 0168.00* 0174.01* 0178.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0186.00* 0189.00 0210.00* 0223.02* 0224.00* 0232.00* 0235.02* 0263.00* 0277.00* 0291.00 0293.00
0299.00*

Median Family Income 50-60%

0002.02* 0018.00* 0030.01* 0041.00 0043.00 0164.00* 0166.00* 0172.00* 0180.00* 0184.00* 0188.00*
0209.01 0213.03* 0215.00* 0218.00* 0223.01 0229.00 0235.01* 0237.00* 0243.01* 0245.00* 0251.00
0253.00 0261.00* 0269.00 0285.00* 0309.00*

Median Family Income 60-70%

0022.01* 0083.00* 0170.00* 0174.02* 0193.00* 0196.00 0226.00* 0231.00* 0234.00* 0236.00* 0239.00*
0247.00* 0249.00* 0279.00 0303.00*

Median Family Income 70-80%

0026.01* 0156.02* 0203.00* 0208.00* 0214.00* 0221.02* 0230.00 0233.00* 0241.00* 0255.00* 0259.00*
0267.00* 0271.00* 0283.00* 0287.00*

Median Family Income 80-90%

0135.00 0206.00* 0212.00* 0216.00* 0220.00* 0225.00* 0228.00* 0265.00*

Median Family Income 90-100%

0197.02* 0201.02* 0222.00* 0227.00*

Median Family Income 100-110%

0038.00 0117.00* 0295.00*

Median Family Income 110-120%

0012.00* 0027.00* 0093.00* 0097.00* 0207.01* 0257.00*

Median Family Income >= 120%

0007.00 0009.00 0010.01* 0013.00 0014.01* 0015.01 0015.02 0021.00 0022.02 0026.02* 0030.02*
0031.00 0032.00 0033.00 0034.00* 0036.02* 0037.00 0039.00 0040.00* 0042.00* 0044.00* 0045.00
0047.00 0048.00* 0049.00 0050.00 0052.00 0054.00 0055.01 0055.02* 0056.00 0057.00* 0058.00
0059.00 0060.00* 0061.00 0062.00* 0063.00* 0064.00* 0065.00* 0067.00* 0068.00 0069.00 0070.00
0071.00 0072.00 0073.00* 0074.00 0075.00* 0076.00 0077.00* 0078.00 0079.00 0080.00 0081.00
0082.00 0084.00 0086.01 0086.03* 0087.00 0088.00 0089.00 0090.00 0091.00 0092.00 0095.00
0096.00 0098.00* 0099.00 0100.00 0101.00 0103.00 0104.00 0106.01* 0106.02* 0108.00 0109.00
0110.00 0111.00 0112.01 0112.02* 0112.03 0114.01* 0114.02 0115.00 0116.00* 0118.00 0120.00*
0121.00 0122.00* 0124.00* 0125.00* 0126.00 0127.00 0128.00* 0129.00 0130.00 0131.00 0132.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0133.00 0134.00 0136.00* 0137.00 0138.00 0139.00 0140.00* 0142.00* 0144.01* 0144.02 0145.00*
0146.01 0146.02* 0147.00* 0148.01* 0148.02 0149.00 0150.01* 0150.02 0151.00* 0152.00 0153.00
0154.00 0155.00 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00
0165.00* 0167.00* 0169.00 0171.00 0173.00 0175.00* 0177.00 0179.00 0181.00* 0183.00* 0185.00
0187.00* 0190.00 0191.00 0195.00 0198.00* 0199.00 0200.00 0201.01* 0205.00* 0211.00* 0238.01
0238.02 0273.00* 0275.00* 0281.00* 0307.00* 0317.03 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0066.00* 0086.02* 0094.00 0102.00* 0113.00 0119.00 0143.00* 0197.01* 0217.03*
0240.00* 0297.00* 0311.00* 0319.00*

QUEENS COUNTY (081), NY**MSA: 35614****Median Family Income 20-30%**

0025.00*

Median Family Income 30-40%

0845.00* 0972.03*

Median Family Income 40-50%

0043.00 0047.00* 0087.00 0163.00* 0273.00 0437.02* 0443.01* 0460.00 0467.00* 0797.02* 0849.00
1205.00* 1227.02*

Median Family Income 50-60%

0085.00 0159.00 0238.00 0240.00* 0309.02 0375.00* 0399.00* 0405.00* 0407.00* 0427.00 0439.00*
0481.00* 0589.00* 0853.00* 0857.00* 0859.00* 0863.00* 0865.00 0869.00 0871.00 1163.00 1167.00

Median Family Income 60-70%

0033.00 0039.00* 0051.00 0069.00 0073.00* 0079.00 0083.00 0114.00* 0120.00 0157.00* 0181.01
0198.00 0204.00* 0212.00* 0235.00 0254.00* 0260.00* 0261.00 0263.00 0270.00 0275.00 0277.00
0363.00 0365.00* 0377.00 0379.00* 0401.00* 0403.00 0411.00* 0414.00 0415.00* 0437.01 0444.00
0446.01 0446.02 0461.00* 0463.00* 0469.00 0471.00* 0483.00* 0500.00* 0535.00 0549.00* 0553.00*
0555.00* 0557.00* 0564.00* 0717.02 0799.00* 0855.00* 0861.00* 0889.01* 0942.02* 0972.02* 0972.04*
0998.02* 1010.01* 1032.01* 1171.00 1187.00* 1191.00 1201.00*

Median Family Income 70-80%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0004.00*	0030.00*	0040.02	0042.00*	0044.01*	0057.00	0094.00	0100.00*	0108.00	0112.00	0118.00
0119.00*	0142.01	0153.00*	0156.00	0161.00	0178.00*	0179.00	0189.00*	0214.00	0236.00*	0251.00*
0253.02	0259.00	0265.00*	0267.00	0269.01*	0269.02*	0278.00*	0279.00	0291.00*	0347.00	0353.00*
0361.00*	0381.00*	0409.00	0413.00*	0448.00	0455.00	0459.00*	0462.00	0465.00*	0468.00	0473.00*
0545.00*	0547.00*	0551.00*	0587.00	0591.00*	0693.00*	0779.08	0790.00	0803.01*	0919.00	0925.00
0942.03	0964.00*	0992.00	1032.02*	1161.00*	1185.00	1257.00*				

Median Family Income 80-90%

0008.00*	0018.00*	0022.00	0031.00	0038.00	0052.00*	0055.00	0062.02*	0063.00	0091.00	0098.00
0102.00*	0103.00*	0106.00*	0122.00	0124.00	0125.00*	0126.01*	0134.00*	0135.00*	0137.00*	0148.00
0152.00	0154.00	0155.00*	0166.00*	0170.00*	0176.00*	0180.00	0183.00*	0196.00*	0202.00	0208.00
0247.00*	0249.00*	0253.01*	0272.00*	0276.00*	0281.00	0283.00	0293.00*	0297.00	0309.03	0328.00
0329.00*	0334.02*	0351.00	0440.00	0443.02	0452.00*	0458.00	0466.00*	0470.00*	0479.00*	0485.00*
0497.00*	0540.00*	0559.00	0565.00*	0581.00*	0583.00	0585.00*	0593.00	0641.02*	0679.00*	0713.04*
0719.00*	0814.00	0818.00	0837.00*	0864.00	0929.00	0942.01*	1008.02*	1047.00	1193.00*	1215.00*
1227.01										

Median Family Income 90-100%

0002.00*	0010.00*	0014.00	0016.00*	0024.00*	0054.00	0065.01*	0065.02	0081.00	0095.00*	0101.00
0104.00	0105.00	0113.00	0115.00*	0116.00*	0126.02*	0132.00	0141.00	0142.02	0143.00*	0144.00
0145.00	0158.01	0164.00*	0168.00*	0169.00	0172.00*	0174.00*	0184.02	0185.02*	0186.00*	0205.00
0206.00*	0216.00*	0220.01*	0243.00*	0262.00*	0264.00*	0266.00*	0271.00*	0274.00*	0284.00*	0285.00*
0288.00*	0289.00	0317.00*	0327.00*	0337.00	0357.00*	0367.00*	0371.00*	0373.00*	0394.00*	0398.00*
0404.00*	0454.00	0475.00*	0480.00*	0499.00	0502.02*	0512.00*	0516.00*	0517.00	0526.00*	0528.00*
0531.00	0577.00*	0601.00*	0627.00	0711.00	0721.00*	0743.00	0779.06*	0779.07*	0788.00	0792.00*
0803.02*	0840.00	0947.00	0954.00*	0998.01*	1010.02*	1139.00*	1157.00	1159.00*	1203.00*	1347.00
1367.00*										

Median Family Income 100-110%

0006.00*	0012.00*	0028.00*	0032.00*	0036.00*	0040.01	0059.00	0110.00	0111.00*	0121.00	0128.00*
0130.00	0138.00*	0140.00	0149.00	0158.02	0181.02*	0182.00*	0184.01*	0185.01*	0187.00*	0192.00*
0194.00*	0199.00	0232.00*	0245.00*	0257.00*	0258.00*	0282.00*	0287.00	0320.00	0339.00	0384.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0450.00*	0456.00*	0484.00*	0489.00*	0493.01*	0493.02*	0504.00*	0505.00*	0513.00	0525.00	0539.00
0552.00*	0554.00*	0556.00*	0560.00*	0566.00*	0579.00*	0595.00*	0610.00*	0613.01	0619.00*	0621.00
0629.00*	0657.02*	0683.00*	0687.00*	0745.00*	0779.03*	0779.04	0797.01*	0838.00*	0846.01*	0846.02
1085.00*	1151.00*	1175.00*	1181.00	1189.00	1199.00*	1241.00*	1377.00*	1385.01	1471.00	1571.02*

Median Family Income 110-120%

0020.00*	0026.00*	0034.00*	0086.00*	0147.00*	0150.00	0151.00*	0188.00	0190.00*	0220.02*	0295.00
0306.00	0309.04	0334.01	0366.00	0368.00*	0376.00*	0457.00*	0495.00*	0496.00*	0502.01*	0508.00
0530.00*	0538.00*	0542.00	0548.00*	0568.00	0580.00	0582.00*	0590.00*	0623.00	0625.00*	0635.00
0641.01*	0656.00*	0682.00*	0690.00*	0694.00*	0695.00*	0703.00*	0747.00*	0809.00	0884.00*	0907.00
0938.00*	0939.00*	0945.00*	1008.01*	1029.00	1099.00	1155.00*	1207.00	1429.00	1447.00*	1463.00
1467.00	1551.01*	1567.00*	1621.00							

Median Family Income >= 120%

0001.00	0007.00	0019.00	0045.00	0053.00	0058.00*	0061.00	0062.01	0071.00	0075.00*	0077.00*
0088.00	0096.00	0097.00*	0117.00	0123.01	0136.00*	0230.00*	0255.00	0280.00*	0294.00	0330.00
0352.00*	0358.00*	0400.00*	0402.00*	0424.00*	0432.00*	0434.00*	0464.00*	0472.00*	0476.00*	0478.00*
0482.00*	0492.00*	0506.00*	0507.00*	0510.00	0511.00*	0515.00	0518.00*	0520.00*	0521.00*	0522.00*
0524.00*	0532.00*	0534.01*	0536.01*	0558.00*	0561.00*	0562.00	0567.00	0592.00*	0594.00*	0596.00*
0598.00*	0599.00*	0600.00*	0603.00*	0606.00*	0608.00	0612.00*	0614.00*	0616.01*	0616.02*	0618.00*
0620.00*	0622.00*	0626.00*	0630.00*	0632.00	0633.01*	0633.02*	0637.00	0638.00*	0639.00*	0645.00*
0646.00*	0650.00*	0654.00*	0657.03	0659.00*	0660.00*	0661.00*	0663.00*	0664.00	0665.01*	0667.01*
0669.00*	0671.00	0677.00*	0680.00*	0697.01	0697.02*	0707.00	0709.00	0713.03	0713.05*	0713.06*
0717.01	0723.00*	0729.00*	0731.00*	0737.00	0739.00*	0741.00*	0749.00*	0757.01*	0757.02*	0769.01
0769.02*	0773.00	0775.00*	0779.02*	0779.05*	0892.00	0916.01*	0922.00*	0928.00	0934.01	0934.02*
0973.00	0981.00	0987.00	0991.00*	0997.01	0997.03	0997.04	0997.05*	1017.00	1033.00	1039.00*
1059.00*	1072.01*	1093.00	1097.00*	1113.00*	1123.00	1129.00*	1133.00*	1141.00*	1147.00*	1195.00*
1223.00*	1247.00*	1265.00*	1267.00*	1277.00	1291.02*	1291.03	1291.04	1301.00*	1333.00	1339.00*
1341.00	1399.00*	1403.00*	1409.01*	1409.02*	1417.00*	1435.00*	1441.00	1451.01*	1451.02*	1459.00*
1479.00*	1483.00	1507.01	1507.02	1529.01*	1529.02*	1551.02*	1571.01	1579.01	1579.02*	1579.03
1617.00										

Median Family Income Not Known

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0037.00* 0050.00* 0099.00* 0107.01 0171.00* 0219.00 0229.00* 0246.00* 0299.00* 0331.00* 0383.01*
0383.02* 0426.00* 0607.01* 0613.02* 0624.00* 0655.01* 0716.00* 0793.00* 0916.02* 0918.00* 0999.00*
1072.02* 1211.00* 1283.00* 1385.02* 9901.00*

RICHMOND COUNTY (085), NY**MSA: 35614****Low Income**

0027.00 0133.01* 0319.01* 0319.02

Moderate Income

0007.00* 0011.00* 0021.00 0029.00 0040.00 0075.00 0114.01 0207.00

Middle Income

0003.00 0009.00* 0017.00* 0018.00* 0036.00* 0064.00 0070.00 0077.00 0081.00 0096.01 0105.00
0128.04* 0128.05* 0133.02 0141.00 0169.01 0170.12 0173.00 0189.02 0213.00 0223.00 0231.00*
0239.00 0247.00* 0291.03 0303.01 0303.02 0323.00

Upper Income

0006.00* 0008.00 0020.01* 0020.02 0033.00 0039.00* 0047.00* 0050.00 0059.00 0067.00 0074.00
0096.02 0097.00 0112.01 0112.02 0114.02 0121.00 0122.00 0125.00 0128.06 0132.01* 0132.03
0132.04 0134.00 0138.00 0146.04 0146.05 0146.06 0146.07 0146.08 0147.00 0151.00 0156.01
0156.02 0156.03 0170.05 0170.07 0170.08* 0170.09 0170.10* 0170.11 0176.00 0177.00 0181.00
0187.01 0187.02 0189.01 0197.00* 0198.00 0201.00 0208.01 0208.03 0208.04 0226.00 0244.01
0244.02 0248.00 0251.00 0273.01 0273.02* 0277.02 0277.04 0277.05 0277.06 0279.00 0291.02
0291.04*

Income Not Known

0154.00* 0228.00 9901.00*

WESTCHESTER COUNTY (119), NY**MSA: 35614****Median Family Income 40-50%**

0001.01* 0001.03* 0003.00 0010.00* 0011.01* 0031.00 9840.00*

Median Family Income 50-60%

0005.00* 0012.00* 0063.00 0116.00* 0129.00* 0143.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 60-70%

0002.01 0004.01* 0004.02* 0013.02 0013.03 0027.00* 0028.00* 0033.00* 0035.00* 0036.00* 0078.00*

Median Family Income 70-80%

0006.00* 0011.02* 0016.00 0029.00* 0037.00 0062.00* 0079.00* 0080.00* 0133.01*

Median Family Income 80-90%

0014.03* 0030.00 0032.00* 0040.00* 0058.00* 0059.01* 0073.00 0081.00* 0088.00* 0133.04*

Median Family Income 90-100%

0002.02* 0015.05* 0057.02* 0061.00 0065.00* 0087.00* 0136.00* 0142.00* 0144.00* 0148.10*

Median Family Income 100-110%0007.02* 0015.03 0021.06 0023.00* 0026.00* 0057.01* 0064.00* 0089.02* 0091.00* 0092.00* 0134.00*
0141.00* 9810.00***Median Family Income 110-120%**

0024.02* 0024.03* 0034.00* 0038.00* 0060.00* 0093.00 0135.00*

Median Family Income >= 120%0002.03* 0007.01* 0008.01* 0008.02* 0008.03* 0009.00 0013.01* 0014.01 0014.02* 0015.02* 0015.04*
0017.00* 0018.00* 0019.00* 0020.00* 0021.01* 0021.03* 0021.04* 0021.05* 0021.07* 0022.01* 0022.02*
0022.03* 0022.04* 0024.01* 0024.04* 0024.05 0039.00* 0041.00* 0042.00 0043.00* 0044.00* 0045.00*
0046.00* 0047.00* 0048.00* 0049.00* 0050.01* 0050.02* 0051.00* 0052.00* 0053.00* 0054.00* 0055.00*
0059.02* 0066.00* 0067.00* 0068.01* 0068.02* 0069.00* 0070.00* 0071.00* 0072.00* 0074.01* 0074.02*
0075.00* 0076.00 0077.00* 0082.00* 0083.01* 0083.02* 0084.01 0084.03* 0084.04 0085.00* 0086.02*
0089.01* 0090.00* 0094.00* 0095.00* 0096.00* 0097.01* 0097.02* 0097.03* 0098.00* 0099.00* 0100.00*
0101.00 0102.00* 0103.00* 0104.00* 0105.00* 0106.00 0107.01* 0107.02* 0108.01 0108.03* 0108.04*
0109.01* 0109.02* 0109.03* 0110.00 0111.01 0111.02* 0112.00* 0113.00* 0114.00* 0115.00* 0117.00*
0118.00* 0119.02* 0120.00* 0121.01* 0121.02 0122.00 0123.01* 0123.03* 0123.04* 0124.00* 0125.01*
0125.02* 0125.03* 0126.00* 0127.00* 0128.02* 0130.00* 0131.02* 0131.03 0131.04* 0132.01* 0132.02*
0137.00 0138.00* 0139.00* 0140.00* 0145.00* 0146.04* 0146.05* 0146.06* 0146.07* 0147.01 0147.03*
0147.04* 0148.04* 0148.05* 0148.06* 0148.08* 0148.09 0148.11* 0149.01* 0149.03* 0149.07* 0149.08
0149.09* 0150.00***Median Family Income Not Known**

0001.04* 0056.00* 9820.00* 9830.00* 9850.00*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

ASSESSMENT AREA - 0018**DELAWARE COUNTY (045), PA****MSA: 37964****Median Family Income 40-50%**

4049.00* 4052.00 4054.00*

Median Family Income 50-60%

4003.01* 4004.01 4024.00* 4025.00 4048.00* 4051.00* 4107.00

Median Family Income 60-70%

4008.01* 4045.00* 4046.00* 4047.00* 4050.00* 4105.00

Median Family Income 70-80%

4003.02 4004.02* 4026.00 4029.00 4031.04 4044.00* 4053.00* 4063.00* 4064.02* 4066.00*

Median Family Income 80-90%

4023.00* 4028.00 4043.00* 4064.01* 4065.00

Median Family Income 90-100%

4013.01* 4027.00* 4033.00 4034.01 4034.02 4037.02* 4067.00

Median Family Income 100-110%

4005.00 4007.00 4031.01 4037.01

Median Family Income 110-120%

4015.02 4021.00 4030.02 4039.01 4041.02 4061.00* 4068.02

Median Family Income >= 120%

4006.00	4008.02	4009.00*	4010.00*	4011.01*	4011.03*	4011.04	4012.00	4013.02	4014.01	4014.02*
4015.01	4016.00*	4017.00	4018.00	4019.00*	4020.00*	4022.00	4030.01*	4031.03*	4032.00	4035.01
4035.02*	4036.01	4036.02*	4038.00	4039.02*	4040.03*	4040.04	4041.01	4041.03*	4062.01	4062.02*
4068.01	4068.03*	4069.02*	4069.03	4069.04	4070.00	4071.01	4071.02	4072.01	4072.02	4074.01
4074.04	4075.01	4075.02	4076.00	4077.00	4078.01*	4078.02	4078.03	4078.04*	4078.05*	4078.06
4079.01	4079.02	4079.03	4080.01	4080.02	4081.01	4081.02	4081.03	4083.00	4084.00*	4085.00
4086.00	4087.00	4088.00	4089.00	4090.00	4091.00	4092.00	4093.00	4094.00*	4095.00	4096.01*
4096.02	4097.01*	4097.02	4098.02	4098.03	4099.02	4099.03	4099.04	4100.00*	4101.00	4102.00
4103.01	4103.02	4104.00	4106.01	4106.02	4108.00*					

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income Not Known

9800.00*

PHILADELPHIA COUNTY (101), PA**MSA: 37964****Median Family Income 20-30%**

0108.00 0152.00* 0163.00 0165.00 0175.00 0177.02* 0195.01* 0383.00

Median Family Income 30-40%

0056.00* 0069.00* 0094.00* 0102.00* 0106.00* 0109.00* 0139.00* 0151.02* 0153.00* 0156.00 0164.00*

0176.01* 0176.02* 0178.00* 0192.00* 0195.02 0197.00 0199.00* 0294.00 0299.00*

Median Family Income 40-50%

0036.00 0041.01 0071.01* 0071.02 0085.00 0092.00* 0110.00* 0162.00* 0173.00 0174.00* 0188.00

0190.00* 0198.00 0203.00* 0204.00* 0245.00 0247.00* 0249.00* 0287.00* 0293.00* 0381.00 0390.00

Median Family Income 50-60%

0031.00 0032.00 0033.00 0064.00 0066.00 0070.00* 0074.00* 0081.01* 0083.02* 0084.00* 0095.00

0096.00* 0101.00* 0103.00* 0105.00* 0107.00* 0111.00 0113.00* 0137.00* 0140.00* 0141.00* 0144.00

0166.00* 0167.01* 0168.00* 0169.02 0170.00 0172.01 0172.02* 0177.01* 0179.00* 0191.00 0200.00*

0284.00* 0288.00 0289.01* 0289.02* 0291.00 0301.00* 0305.01* 0357.01

Median Family Income 60-70%

0020.00 0030.01* 0037.01 0041.02* 0063.00 0065.00 0067.00* 0072.00 0073.00* 0081.02* 0083.01*

0104.00* 0121.00* 0122.03 0131.00* 0132.00* 0146.00* 0147.00* 0149.00* 0151.01* 0161.00 0167.02*

0169.01* 0201.01 0205.00* 0242.00 0243.00* 0244.00* 0246.00 0274.01* 0274.02 0275.00 0279.01*

0279.02* 0280.00* 0281.00* 0282.00* 0283.00 0285.00 0286.00* 0290.00* 0298.00* 0300.00* 0302.00*

0305.02* 0309.00* 0314.01 0337.01 0345.01* 0377.00* 0382.00

Median Family Income 70-80%

0028.01* 0030.02* 0060.00* 0062.00* 0080.00* 0082.00* 0086.02* 0087.01* 0091.00* 0093.00 0100.00*

0112.00* 0119.00 0133.00* 0138.00* 0145.00* 0148.00* 0157.00 0171.00* 0201.02* 0248.00 0252.00

0263.02* 0267.00 0276.00* 0311.01 0311.02* 0312.00 0313.00* 0314.02* 0315.02* 0318.00* 0321.00*

0326.00* 0330.00* 0345.02 0357.02 0376.00

Median Family Income 80-90%

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0009.01* 0037.02* 0040.01* 0042.02* 0061.00* 0077.00* 0088.02* 0098.01* 0114.00* 0118.00* 0202.00*
0239.00* 0241.00 0253.00* 0259.00* 0264.00 0265.00 0268.00 0271.00* 0277.00 0278.00 0292.00*
0308.00* 0316.00* 0319.00 0323.00 0325.00 0329.00 0336.00 0346.00 0380.00

Median Family Income 90-100%

0002.00 0022.00* 0027.01* 0039.01 0040.02* 0090.00 0115.00* 0160.00 0180.01* 0180.02* 0208.00*
0240.00* 0261.00* 0263.01* 0266.00* 0272.00 0306.00 0307.00* 0310.00* 0317.00* 0320.00* 0334.00
0338.00 0339.00 0348.01 0349.00 0378.00 0379.00 0389.00

Median Family Income 100-110%

0021.00 0023.00* 0025.00 0042.01* 0055.00* 0086.01 0087.02* 0098.02* 0183.00 0218.00* 0260.00*
0262.00* 0273.00 0315.01 0331.02 0333.00* 0335.00* 0348.02* 0363.02* 0372.00

Median Family Income 110-120%

0024.00 0120.00 0184.00* 0210.00 0213.00* 0348.03* 0353.02* 0358.00

Median Family Income >= 120%

0001.00 0003.00 0004.01 0004.02 0005.00 0006.00 0007.00 0008.01* 0008.03 0008.04 0009.02*
0010.01* 0010.02* 0011.01* 0011.02 0012.01* 0012.02* 0013.00* 0014.00 0015.00* 0016.00* 0017.00*
0018.00 0019.00* 0027.02 0028.02 0029.00 0038.00 0039.02 0054.00* 0078.00* 0079.00* 0117.00*
0122.04* 0125.00 0134.01* 0134.02* 0135.00* 0136.01* 0136.02* 0142.00 0143.00* 0158.00* 0206.00*
0207.00 0209.00* 0211.00* 0212.00* 0214.00 0215.00 0216.00* 0217.00 0219.00* 0220.00* 0231.00*
0235.00* 0236.00 0237.00 0238.00* 0254.00* 0255.00* 0256.00* 0257.00 0258.00* 0269.00* 0270.00
0331.01* 0332.00* 0337.02* 0340.00* 0341.00* 0342.00* 0344.00* 0347.01* 0347.02* 0351.00 0352.00
0353.01* 0355.00 0356.01 0356.02 0359.00 0360.00 0361.00 0362.01* 0362.02* 0362.03 0363.01*
0363.03 0364.00* 0365.01 0365.02 0366.00* 0367.00 0369.00 0373.00* 0375.00 0384.00* 0385.00*
0386.00* 0387.00 0388.00* 9802.00*

Median Family Income Not Known

0050.00* 0088.01* 0122.01* 9800.00* 9801.00* 9803.00 9804.00* 9805.00* 9806.00* 9807.00 9808.00*
9809.00* 9891.00

ASSESSMENT AREA - 0019**BRISTOL COUNTY (005), MA****MSA: 39300**

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Median Family Income 10-20%

6518.00

Median Family Income 20-30%

6410.00 6411.01 6509.00

Median Family Income 30-40%

6413.00 6508.00 6525.00* 6526.00

Median Family Income 40-50%6138.00 6409.01 6414.00 6420.00 6506.00 6507.00 6511.00 6512.00 6513.00 6517.00 6519.00
6523.00 6527.00**Median Family Income 50-60%**

6402.00 6403.00* 6406.00* 6412.00 6419.00* 6504.00 6505.00 6514.00 6515.00* 6520.00* 6524.00

Median Family Income 60-70%

6139.01 6140.00* 6314.00 6401.00 6404.00 6405.00 6407.00* 6415.00* 6421.00 6503.00

Median Family Income 70-80%

6136.00 6301.01* 6315.00 6316.00 6416.00* 6422.00 6424.00* 6502.02 6516.00 6521.00 6528.00

Median Family Income 80-90%

6137.00 6408.00 6417.00 6442.00 6501.02 6510.02 6542.00 6552.00*

Median Family Income 90-100%

6139.02 6141.01* 6301.02 6502.01 6531.01 6532.03

Median Family Income 100-110%

6131.00 6311.00 6418.00* 6425.00 6451.01* 6501.01 6510.01* 6522.00 6533.01 6553.00 6554.00

Median Family Income 110-120%

6002.02 6101.00 6134.00* 6441.01 6451.02 6461.01 6532.04* 6551.00

Median Family Income >= 120%6001.00* 6002.03* 6002.04 6102.02 6102.03 6102.04* 6111.01* 6111.02 6112.01 6112.02 6121.00
6122.00 6133.00* 6141.02 6151.00 6161.00 6171.01 6171.02 6302.00 6303.00 6304.00 6312.00
6313.00 6317.00 6318.00 6321.00 6322.00 6331.00 6332.00 6423.00* 6441.02* 6451.03 6461.03
6461.04 6531.02 6533.04 6541.00 9855.00 9856.00***Median Family Income Not Known**

9900.00*

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Assessment Area(s) by Tract

Respondent ID: 0000025022

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Santander Bank N.A.

BRISTOL COUNTY (001), RI

MSA: 39300

Moderate Income

0305.00 0307.00

Middle Income

0306.01 0308.00

Upper Income

0301.00* 0302.00 0303.00 0304.00 0306.02 0309.01 0309.02

KENT COUNTY (003), RI

MSA: 39300

Moderate Income

0202.00 0203.00

Middle Income

0201.02 0204.00* 0205.00 0206.02 0206.03 0206.04* 0210.01* 0210.02* 0211.00 0212.00* 0213.00

0214.01 0214.02 0215.01* 0215.02 0217.00 0218.00* 0219.01 0219.02* 0219.03* 0220.00* 0222.02

0223.00

Upper Income

0201.01 0206.01 0207.01* 0207.02 0207.03 0208.00 0209.01 0209.03 0209.04 0216.00 0221.00

0222.01 0224.00*

Income Not Known

9800.00

NEWPORT COUNTY (005), RI

MSA: 39300

Low Income

0412.00*

Moderate Income

0405.00

Middle Income

0401.01* 0402.00* 0403.02* 0403.03* 0410.00 0411.00 0416.01 0416.02 0417.01

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Upper Income

0401.02 0401.03 0403.04 0404.00 0406.00 0407.00 0408.00* 0409.00* 0413.00 0414.00 0417.02

Income Not Known

9900.00*

PROVIDENCE COUNTY (007), RI**MSA: 39300****Median Family Income 20-30%**

0009.00

Median Family Income 30-40%0002.00 0004.00* 0006.00 0007.00 0012.00 0019.00 0028.00* 0108.00 0174.00* 0179.00* 0180.00
0183.00***Median Family Income 40-50%**0001.02 0003.00 0005.00 0013.00* 0018.00* 0022.00 0026.00 0027.00 0109.00 0110.00 0111.00
0151.00 0152.00 0161.00 0167.00 0176.00* 0178.00* 0181.00**Median Family Income 50-60%**0001.01 0010.00 0014.00 0016.00 0017.00 0020.00* 0025.00 0147.00 0153.00 0154.00 0160.00
0164.00 0171.00**Median Family Income 60-70%**

0021.02* 0102.00 0103.00 0105.01 0141.00 0150.00 0156.00 0166.00 0182.00*

Median Family Income 70-80%

0008.00 0011.00 0015.00 0021.01* 0104.00 0112.00 0125.00 0168.00* 0185.00

Median Family Income 80-90%0029.00 0106.00 0107.01 0117.01 0119.01 0121.04 0136.00 0137.01 0148.00 0155.00 0159.00
0163.00 0175.00**Median Family Income 90-100%**0105.02 0118.00 0120.00 0121.02 0121.03 0126.02 0129.00 0137.02 0138.00* 0157.00* 0158.00
0170.00 0173.00 0184.00**Median Family Income 100-110%**

0023.00 0024.00 0107.02* 0113.01 0115.00 0124.01 0124.02 0140.00 0177.00*

Median Family Income 110-120%

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0037.00 0101.01* 0114.03 0119.02 0123.00 0127.02 0128.02 0130.01 0130.02 0131.01* 0133.00
0135.00 0139.00 0142.00 0144.00 0145.02 0165.00 0169.00

Median Family Income >= 120%

0032.00 0033.00* 0034.00 0035.00 0036.01 0036.02 0101.02 0113.02 0114.01 0114.02 0116.00
0117.02 0122.00 0126.01 0127.01 0128.01 0128.03 0131.02 0132.01 0132.02 0134.00 0143.00
0145.01 0146.00

Median Family Income Not Known

0031.00

WASHINGTON COUNTY (009), RI**MSA: 39300****Moderate Income**

0508.01*

Middle Income

0501.03 0507.00* 0508.02* 0509.01* 0509.02* 0511.01 0512.01 0512.02

Upper Income

0415.00* 0501.02 0501.04 0503.01 0503.02 0504.01 0504.02 0505.00 0506.00 0510.00* 0511.02*
0513.02 0513.04 0513.05* 0513.06 0515.02 0515.03 0515.04

Income Not Known

0514.00* 9901.00* 9902.00*

ASSESSMENT AREA - 0020**BERKS COUNTY (011), PA****MSA: 39740****Low Income**

0001.00 0002.00 0004.00* 0008.00* 0009.00* 0010.00* 0011.00* 0012.00* 0013.00 0014.00* 0015.00*
0016.00* 0017.00* 0020.00* 0021.00* 0022.00* 0023.00* 0025.00* 0026.00*

Moderate Income

0003.00* 0005.00* 0007.00* 0018.00* 0019.00* 0029.00 0112.00

Middle Income

0006.00* 0027.00* 0101.00* 0102.01* 0102.02 0103.02* 0103.03* 0103.04 0104.00 0105.00 0108.01

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0108.02 0109.02 0109.05 0110.00 0111.01 0113.00 0114.00* 0115.00 0116.01* 0118.00 0119.02
0120.01 0120.02 0121.01* 0121.04 0122.00* 0123.00* 0124.00 0125.00* 0126.00 0127.00 0128.00*
0130.00 0131.00 0132.00 0133.01* 0133.02 0134.02* 0135.00 0136.00* 0137.01 0137.02 0138.00*
0139.00 0140.00 0141.00 0142.00

Upper Income

0106.00 0107.00* 0109.03 0109.04 0111.02 0116.02 0116.03* 0117.01 0117.02 0117.03* 0119.03
0119.04 0121.03* 0121.05 0129.00 0134.01

ASSESSMENT AREA - 0021**ROCKINGHAM COUNTY (015), NH****MSA: 40484****Moderate Income**

0034.00 0035.00* 0550.02 0630.01 0630.02 0650.08 1062.00

Middle Income

0033.01 0033.02 0036.01 0037.01 0037.03 0039.01 0040.00 0500.00* 0520.00 0530.00 0540.00*
0550.01 0560.00 0570.00* 0580.00* 0590.00 0610.01 0620.00 0650.01 0650.05* 0650.06* 0660.00*
0675.01* 0675.02 0692.00* 0693.00* 1001.00 1002.00 1003.01 1003.02 1004.00 1011.00 1021.00
1041.01 1041.02 1051.00* 1071.00* 1072.00* 1074.00* 1075.00*

Upper Income

0036.02 0038.01 0038.02* 0039.02 0510.00* 0600.00 0625.00* 0640.00 0650.07* 0670.00 0691.00*
0697.00* 0710.00 1031.00 1061.01 1061.02 1064.00*

Income Not Known

9800.11* 9900.00*

ASSESSMENT AREA - 0022**HAMPDEN COUNTY (013), MA****MSA: 44140****Low Income**

8001.02* 8006.00* 8007.00* 8008.00* 8009.00* 8011.01 8012.00* 8013.00* 8014.01 8017.00* 8018.00
8019.01* 8019.02* 8020.00* 8022.00* 8023.00 8114.00* 8115.00* 8116.00* 8117.00* 8118.00* 8120.01*
8120.02* 8121.03*

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Moderate Income

8001.01 8002.01* 8002.02* 8003.00* 8004.00* 8005.00* 8011.02* 8015.01* 8015.02 8015.03* 8016.05*
8026.01* 8104.03* 8106.01* 8108.00* 8109.01 8109.02* 8111.01* 8111.02* 8123.00 8127.02

Middle Income

8016.01* 8016.02* 8016.03* 8021.00 8024.00* 8025.00* 8026.02* 8101.00* 8102.00* 8103.00 8104.04*
8104.12 8107.00* 8110.00* 8112.00* 8113.01* 8113.02* 8121.04* 8122.01* 8122.02* 8124.03 8127.01*
8128.00 8129.01* 8132.06* 8132.07* 8132.09* 8138.01*

Upper Income

8014.02* 8016.04* 8104.14* 8106.02* 8119.00* 8121.01* 8124.01* 8124.04* 8125.00 8126.00* 8129.02
8129.03* 8130.00 8131.01 8131.02* 8132.04* 8132.05* 8132.08* 8133.01* 8133.03* 8133.04* 8134.01*
8134.03* 8134.04* 8135.00 8136.01 8136.02* 8137.01* 8137.02 8138.02

HAMPSHIRE COUNTY (015), MA**MSA: 44140****Moderate Income**

8201.02*

Middle Income

8201.01* 8202.03 8203.00* 8211.00* 8215.00* 8216.01* 8216.02* 8219.03* 8223.00* 8224.02* 8226.01*
8226.05* 8227.00*

Upper Income

8202.02* 8202.04 8205.00* 8207.00* 8208.01* 8209.00* 8210.00 8212.00* 8213.00* 8214.00* 8217.00*
8219.01* 8219.04* 8222.00* 8224.01* 8225.00* 8226.03* 8226.06*

Income Not Known

8204.00* 8206.00* 8208.02* 8220.00*

ASSESSMENT AREA - 0023**CENTRE COUNTY (027), PA****MSA: 44300****Low Income**

0122.00*

Moderate Income

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0103.00* 0108.00 0111.00 0113.00 0126.00* 0128.00*

Middle Income0101.00 0102.00* 0104.00* 0105.00* 0106.00* 0107.00* 0109.00* 0110.00 0112.01* 0115.02 0116.00*
0124.00***Upper Income**

0114.00* 0115.01* 0117.02* 0118.00 0119.01 0119.02 0123.00* 0127.00*

Income Not Known

0120.00* 0121.00* 0125.00* 9812.02*

ASSESSMENT AREA - 0024**MERCER COUNTY (021), NJ****MSA: 45940****Low Income**0001.00* 0002.00* 0003.00 0004.00* 0005.00* 0007.00 0008.00* 0010.00* 0011.01* 0011.02 0014.01*
0014.02* 0015.00 0016.00* 0017.00* 0019.00 0020.00 0021.00***Moderate Income**0006.00* 0009.00 0012.00* 0013.00* 0018.00 0022.00 0025.00 0026.01 0026.02* 0027.01 0027.02*
0028.00 0029.02 0034.00 0044.06**Middle Income**0029.03 0029.04 0030.01 0030.03 0030.04 0030.07* 0030.08 0030.09 0031.00 0032.01 0032.02
0035.00 0036.01 0036.02 0037.05 0040.00* 0044.03 0044.04* 0044.07**Upper Income**0030.02 0030.06 0033.01 0033.02 0037.03 0037.04* 0037.06 0038.00 0039.02* 0039.03* 0039.04*
0039.05 0042.01 0042.03 0042.04* 0043.01 0043.04 0043.06 0043.07 0043.09 0043.10 0044.05*
0045.01 0045.02***Income Not Known**

0024.00*

ASSESSMENT AREA - 0025**LYCOMING COUNTY (081), PA****MSA: 48700**

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

Low Income

0004.00* 0008.00*

Moderate Income

0003.00* 0005.00* 0006.00 0009.00

Middle Income

0001.00* 0010.00* 0101.00* 0102.00* 0103.00 0104.00* 0105.00* 0106.00* 0107.00 0108.00 0109.00*

0110.00 0111.00 0113.01* 0113.02* 0114.00* 0116.01* 0116.02 0117.00* 0118.00 0119.00*

Upper Income

0002.00* 0112.00*

ASSESSMENT AREA - 0026

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 10-20%

0029.00*

Median Family Income 20-30%

0021.00*

Median Family Income 30-40%

0009.00* 0022.00* 0030.02

Median Family Income 40-50%

0006.02* 0023.00* 0026.00*

Median Family Income 50-60%

0006.01* 0016.00 0027.00 0129.00* 0149.03* 0149.08* 0154.00* 0155.02*

Median Family Income 60-70%

0002.00* 0005.00* 0019.02* 0024.00* 0028.00 0101.01 0123.00* 0124.00* 0136.14* 0137.00* 0145.02*

0147.03* 0147.06 0149.09 0152.00* 0156.00*

Median Family Income 70-80%

0003.00* 0004.00 0014.00* 0101.04* 0103.00* 0107.02* 0130.00* 0132.00* 0136.15* 0141.00* 0149.07*

0158.02* 0159.00* 0160.00*

Median Family Income 80-90%

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

0025.00* 0102.00* 0120.00 0122.00* 0125.00* 0127.00* 0140.00* 0144.02 0144.03* 0148.08* 0149.06*
0150.00 0161.00* 0162.00* 0163.05* 0169.01*

Median Family Income 90-100%

0015.00* 0105.02* 0121.00 0131.00* 0133.00* 0136.08* 0138.00 0139.01* 0147.05* 0151.00*

Median Family Income 100-110%

0104.00* 0111.00* 0112.03* 0126.00* 0136.04 0142.00* 0147.02* 0148.09 0163.01 0163.02* 0164.04*
0169.04*

Median Family Income 110-120%

0112.06* 0115.00 0116.00* 0134.00* 0136.07* 0136.13* 0139.04* 0144.04* 0145.01* 0149.04* 0166.01
0166.04*

Median Family Income >= 120%

0011.00* 0012.00* 0013.00* 0108.00* 0109.00* 0110.00* 0112.01* 0112.02* 0112.04* 0112.05* 0113.00*
0114.00 0117.00* 0118.00* 0119.00* 0135.01* 0135.03* 0135.05* 0135.06* 0136.10* 0136.11* 0136.12
0139.03* 0143.00* 0148.03 0148.05 0148.07* 0148.10* 0164.01* 0166.02* 0166.08* 0168.01* 0168.04

Median Family Income Not Known

9801.00* 9901.00*

ASSESSMENT AREA - 0027**WORCESTER COUNTY (027), MA****MSA: 49340****Median Family Income 10-20%**

7320.01*

Median Family Income 30-40%

7094.00 7107.00* 7314.00 7315.00 7324.00* 7572.00* 7573.00

Median Family Income 40-50%

7072.00 7108.00* 7304.01 7312.04* 7313.00 7318.00 7322.03 7323.02 7325.00* 7326.00* 7327.00

Median Family Income 50-60%

7071.00 7105.00* 7110.00* 7311.01 7312.03 7316.00 7319.00 7322.02 7330.00 7542.00* 7543.00

Median Family Income 60-70%

7032.00 7073.00 7075.00* 7096.00 7101.00 7106.00 7304.02 7305.00 7310.02* 7311.02* 7443.00

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

7571.00 7611.00*

Median Family Income 70-80%

7031.00* 7074.00 7102.00 7162.00 7262.00* 7328.01 7331.01 7372.00* 7544.00* 7551.00

Median Family Income 80-90%

7103.00* 7104.00* 7163.00 7310.01* 7320.02 7322.01* 7328.02* 7329.01* 7444.00* 7541.00 7574.00*

7601.00

Median Family Income 90-100%

7022.00* 7033.00* 7092.01 7092.02 7097.01 7097.02 7231.00* 7241.00* 7251.00 7292.00 7301.00

7303.00* 7331.02 7351.00* 7501.00 7503.00 7575.00

Median Family Income 100-110%

7011.00* 7042.00* 7051.00 7091.00 7095.02* 7121.01* 7161.00* 7211.01 7221.00 7302.00* 7307.00*

7323.01 7363.00* 7364.00 7365.00 7373.00 7392.00 7531.00 7581.01

Median Family Income 110-120%

7061.00 7111.00 7261.00 7306.00 7309.01* 7309.02 7352.00 7393.00 7441.02* 7471.01* 7471.02*

7481.00* 7492.00* 7521.00 7532.00 7552.00 7561.01 7591.00*

Median Family Income >= 120%

7001.00 7081.00 7095.01* 7121.02 7131.00 7151.00* 7171.00 7181.00 7191.00 7201.00 7211.02

7271.00 7281.00 7282.00 7283.00 7284.00 7291.00 7308.01* 7308.02 7361.00 7362.00* 7371.00

7381.00 7382.01* 7382.02 7391.00 7394.00 7395.00 7401.01 7401.02 7402.00* 7411.01 7411.02

7423.00 7424.01 7424.02 7431.00 7441.01* 7442.00 7451.00 7461.00 7491.00 7502.00 7511.01

7511.02* 7561.02 7581.02 7612.00 7613.00 7614.00

Median Family Income Not Known

7312.02* 7317.00 7329.02*

ASSESSMENT AREA - 0028**YORK COUNTY (133), PA****MSA: 49620****Low Income**

0001.00* 0002.00* 0003.00* 0004.00 0005.00* 0007.00 0009.00* 0010.00* 0011.00* 0012.00* 0015.00

0016.00 0221.00*

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000025022***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Santander Bank N.A.**

Moderate Income

0006.00* 0013.00* 0014.00 0213.00 0215.00 0231.00 0236.01*

Middle Income

0008.00* 0101.10 0101.20* 0102.10* 0102.20 0103.00 0104.00* 0201.00* 0203.20 0204.10* 0204.20*

0205.10* 0205.21 0205.22 0206.00 0207.10* 0207.20 0208.00 0209.10 0209.21* 0209.22 0210.10

0210.20 0211.00 0212.10 0214.10* 0214.20* 0216.00* 0217.11* 0217.12 0217.20* 0218.01* 0219.00*

0220.00* 0222.00 0223.00 0225.00* 0227.00 0228.00* 0229.10 0229.20* 0230.00* 0232.00* 0233.02

0234.00 0235.00* 0236.02 0237.10* 0237.21 0237.22* 0238.10 0239.01 0239.02 0240.01* 0240.02

Upper Income

0101.30* 0105.10* 0105.20 0202.20* 0202.21 0202.22* 0203.10 0212.20 0218.02* 0224.01* 0224.02

0226.00 0233.01* 0238.21* 0238.22

ASSESSMENT AREA - 0029**LITCHFIELD COUNTY (005), CT****MSA: NA****Low Income**

3103.00*

Moderate Income

2531.00* 2536.00* 3101.00 3102.00* 3105.00* 3108.03* 3108.04* 3201.00 3202.00 3603.00*

Middle Income

2532.00* 2533.00* 2534.00* 2535.00* 2602.00 2621.00* 2632.00* 2651.00* 2661.00* 2671.00 2901.00*

2931.00* 2961.00* 2983.00 3001.00* 3004.00 3031.00* 3104.00* 3106.01 3106.02* 3107.00* 3108.01

3421.00* 3491.00 3492.00* 3604.00* 3621.01* 4253.00* 4254.00* 4255.00* 4256.00*

Upper Income

2501.00* 2611.00* 2681.00* 2984.00* 3005.00* 3061.00* 3601.00* 3602.00* 3621.02*

ASSESSMENT AREA - 0030**DUKES COUNTY (007), MA****MSA: NA****Moderate Income**

2001.00

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Assessment Area(s) by Tract

Respondent ID: 0000025022

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Santander Bank N.A.

Middle Income

2002.00 2003.00 2004.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0031

MERRIMACK COUNTY (013), NH

MSA: NA

Moderate Income

0322.00 0430.01* 0430.02* 0441.00

Middle Income

0031.00* 0323.00 0324.00* 0326.00* 0327.01 0327.06* 0329.00* 0330.00 0350.00* 0360.00* 0380.00*

0385.00* 0400.00 0405.00 0415.00* 0425.00* 0440.00* 0443.00

Upper Income

0030.01 0030.06 0032.00 0300.00* 0310.01 0310.02* 0321.00* 0325.00 0328.00 0340.00 0370.00*

0390.00* 0410.00* 0442.00*

ASSESSMENT AREA - 0032

CLINTON COUNTY (035), PA

MSA: NA

Low Income

0306.00*

Moderate Income

0301.00

Middle Income

0302.00 0303.00 0304.00 0305.00 0307.00 0308.00 0309.00*

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

Moderate Income

0810.00 0813.00* 0816.00* 0821.00*

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

0801.00 0802.00 0803.00 0804.00 0805.00* 0806.00 0808.00 0809.00* 0811.00* 0812.00* 0814.00*
0815.00* 0817.00* 0818.00* 0819.00* 0820.00* 0822.00* 0823.00* 0824.00*

Upper Income

0807.00*

SCHUYLKILL COUNTY (107), PA

MSA: NA

Moderate Income

0002.00* 0005.00 0006.01 0006.02* 0019.00 0023.00* 0026.00 0028.00

Middle Income

0001.00* 0004.00 0007.00 0008.00* 0009.00* 0010.00* 0011.00* 0012.00* 0013.00 0014.00 0015.00
0018.00* 0020.00 0021.00 0022.00 0024.00* 0025.00 0027.00 0033.00 0034.00 0037.00* 0038.00
0039.00

Upper Income

0003.00 0016.00 0017.00 0029.00 0030.00 0031.00* 0032.00 0035.00 0036.00

UNION COUNTY (119), PA

MSA: NA

Moderate Income

0907.00*

Middle Income

0901.02 0902.00* 0903.00* 0904.00* 0905.02

Upper Income

0906.00

Income Not Known

9801.01* 9805.01* 9808.00*

OUTSIDE ASSESSMENT AREA

AUTAUGA COUNTY (001), AL

MSA: 33860

Moderate Income

0207.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

BALDWIN COUNTY (003), AL

MSA: 19300

Middle Income

0103.00 0109.03

BLOUNT COUNTY (009), AL

MSA: 13820

Moderate Income

0505.00 0507.00

BUTLER COUNTY (013), AL

MSA: NA

Middle Income

9533.00

CALHOUN COUNTY (015), AL

MSA: 11500

Middle Income

0018.00

CHILTON COUNTY (021), AL

MSA: 13820

Middle Income

0607.00

CLARKE COUNTY (025), AL

MSA: NA

Middle Income

9579.01

COFFEE COUNTY (031), AL

MSA: NA

Middle Income

0106.00 0110.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

CULLMAN COUNTY (043), AL

MSA: NA

Middle Income

9650.00

ELMORE COUNTY (051), AL

MSA: 33860

Middle Income

0313.00

ETOWAH COUNTY (055), AL

MSA: 23460

Moderate Income

0008.00

GENEVA COUNTY (061), AL

MSA: 20020

Middle Income

0506.00

HENRY COUNTY (067), AL

MSA: 20020

Middle Income

0303.00

JACKSON COUNTY (071), AL

MSA: NA

Middle Income

9504.00

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 70-80%

0132.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income >= 120%

0128.03

LAUDERDALE COUNTY (077), AL

MSA: 22520

Middle Income

0118.01

LEE COUNTY (081), AL

MSA: 12220

Moderate Income

0406.04

LIMESTONE COUNTY (083), AL

MSA: 26620

Middle Income

0208.02

MADISON COUNTY (089), AL

MSA: 26620

Low Income

0013.01 0030.00

Moderate Income

0104.01

MARION COUNTY (093), AL

MSA: NA

Middle Income

9643.00

MOBILE COUNTY (097), AL

MSA: 33660

Middle Income

0069.02

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

PICKENS COUNTY (107), AL

MSA: 46220

Middle Income

0500.00

RUSSELL COUNTY (113), AL

MSA: 17980

Moderate Income

0307.00 0309.01

ST. CLAIR COUNTY (115), AL

MSA: 13820

Middle Income

0402.04

Upper Income

0401.04 0405.01

SHELBY COUNTY (117), AL

MSA: 13820

Middle Income

0305.01

Upper Income

0303.45

TALLADEGA COUNTY (121), AL

MSA: NA

Upper Income

0102.02

TALLAPOOSA COUNTY (123), AL

MSA: NA

Middle Income

9619.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Moderate Income

0117.03 0124.05

Middle Income

0103.02

WALKER COUNTY (127), AL

MSA: NA

Middle Income

0217.00

Upper Income

0202.00

WILCOX COUNTY (131), AL

MSA: NA

Moderate Income

0351.00

ANCHORAGE MUNICIPALITY (020), AK

MSA: 11260

Middle Income

0026.01 0027.12

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 40-50%

1125.12

Median Family Income >= 120%

1119.00

PIMA COUNTY (019), AZ

MSA: 46060

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 100-110%

0041.18

PINAL COUNTY (021), AZ

MSA: 38060

Moderate Income

0021.01

BENTON COUNTY (007), AR

MSA: 22220

Upper Income

0213.10

CRITTENDEN COUNTY (035), AR

MSA: 32820

Middle Income

0306.00

Upper Income

0302.02

FAULKNER COUNTY (045), AR

MSA: 30780

Moderate Income

0304.03

Middle Income

0303.01

FRANKLIN COUNTY (047), AR

MSA: 22900

Middle Income

9501.00

GARLAND COUNTY (051), AR

MSA: 26300

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Moderate Income

0110.00

HOWARD COUNTY (061), AR

MSA: NA

Middle Income

9502.00

MONROE COUNTY (095), AR

MSA: NA

Moderate Income

9502.00

PULASKI COUNTY (119), AR

MSA: 30780

Middle Income

0034.02 0039.00

Upper Income

0043.05

SEBASTIAN COUNTY (131), AR

MSA: 22900

Middle Income

0013.02

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 90-100%

4382.03 4423.02 4515.03

Median Family Income >= 120%

4507.44

AMADOR COUNTY (005), CA

MSA: NA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

0001.02 0002.00

BUTTE COUNTY (007), CA

MSA: 17020

Moderate Income

0011.00 0030.02

Upper Income

0015.00

CALAVERAS COUNTY (009), CA

MSA: NA

Middle Income

0001.22

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 40-50%

3680.02

Median Family Income 50-60%

3270.00

Median Family Income 60-70%

3060.04

Median Family Income 70-80%

3060.02 3090.00

Median Family Income 80-90%

3020.06

Median Family Income 100-110%

3830.00

Median Family Income 110-120%

3031.02

EL DORADO COUNTY (017), CA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 40900

Middle Income

0315.02

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 40-50%

0020.00

Median Family Income 80-90%

0062.02

Median Family Income 100-110%

0018.00 0042.12 0079.02

Median Family Income >= 120%

0038.03 0042.07 0072.01

GLENN COUNTY (021), CA

MSA: NA

Middle Income

0104.00

HUMBOLDT COUNTY (023), CA

MSA: NA

Moderate Income

0005.00

IMPERIAL COUNTY (025), CA

MSA: 20940

Upper Income

0110.00

INYO COUNTY (027), CA

MSA: NA

Middle Income

0004.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 50-60%

0015.00 0025.00

Median Family Income 60-70%

0026.00 0031.03

Median Family Income 70-80%

0024.00 0031.21

Median Family Income 80-90%

0032.02

Median Family Income 100-110%

0028.15

Median Family Income >= 120%

0005.07

KINGS COUNTY (031), CA

MSA: 25260

Moderate Income

0009.00

Upper Income

0004.04

LASSEN COUNTY (035), CA

MSA: NA

Middle Income

0403.03

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 30-40%

2060.50 2240.20

Median Family Income 40-50%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

2311.00 5754.01

Median Family Income 50-60%

1193.42 1274.00 1345.21 2398.02 2410.01 4028.01 4620.02 5511.02 5544.03

Median Family Income 60-70%

1047.03 1204.00 1212.22 3016.01 3021.03 5410.01

Median Family Income 70-80%

4045.01 4051.02 4811.02 5307.00 5413.00

Median Family Income 80-90%

1218.02 1219.00 1908.02 3118.02 4337.00 4824.02

Median Family Income 90-100%

4812.02 5027.00 9100.02

Median Family Income 100-110%

1065.20 1220.00 4311.00

Median Family Income 110-120%

1211.02 6509.01

Median Family Income >= 120%

1113.02 1132.11 1133.03 1284.00 2060.31 2164.02 2677.00 2737.00 3104.00 4820.02 6027.00

7030.01 8003.29 8003.32 9201.02 9203.12

MADERA COUNTY (039), CA

MSA: 31460

Moderate Income

0005.02

Upper Income

0001.03

MARIN COUNTY (041), CA

MSA: 42034

Moderate Income

1121.00

MENDOCINO COUNTY (045), CA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: NA

Middle Income

0110.01

MERCED COUNTY (047), CA

MSA: 32900

Moderate Income

0024.02

MONTEREY COUNTY (053), CA

MSA: 41500

Middle Income

0106.06

Upper Income

0105.01 0133.00

NAPA COUNTY (055), CA

MSA: 34900

Moderate Income

2005.03

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 40-50%

0636.04 0865.02 0874.05

Median Family Income 50-60%

0748.02 0999.03

Median Family Income 60-70%

0762.04

Median Family Income 70-80%

0758.11

Median Family Income 80-90%

1101.10

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000025022

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Santander Bank N.A.

Median Family Income 90-100%

0117.14 0757.01 0761.01 1106.07

Median Family Income 100-110%

0421.09

Median Family Income 110-120%

0524.25 0626.21

Median Family Income >= 120%

0524.08 0626.34 0639.07 0758.13 0994.13

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 40-50%

0429.04

Median Family Income 50-60%

0411.01 0415.00 0430.01 0442.00 0467.00

Median Family Income 60-70%

0301.03

Median Family Income 70-80%

0422.10 0430.06 0445.22 0498.00 9404.00

Median Family Income 80-90%

0405.01 0414.12

Median Family Income 90-100%

0449.30

Median Family Income >= 120%

0406.04 0407.03 0408.12 0420.04

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 30-40%

0055.02 0069.00

Median Family Income 40-50%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0052.05

Median Family Income 50-60%

0043.00 0090.05

Median Family Income 60-70%

0075.01

Median Family Income 70-80%

0092.01

Median Family Income 90-100%

0093.14

Median Family Income 100-110%

0093.10 0096.14

Median Family Income >= 120%

0016.00 0087.05 0094.03 0094.04

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 40-50%

0016.00

Median Family Income 50-60%

0003.01 0107.00

Median Family Income 60-70%

0008.21 0022.07 0040.03 0041.01 0063.01 0100.11

Median Family Income 70-80%

0022.04

Median Family Income 80-90%

0040.04 0100.10 0100.12 0112.03

Median Family Income 90-100%

0091.10

Median Family Income 100-110%

0003.04 0005.03 0120.02

Median Family Income >= 120%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0005.04

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0050.00 0051.00

Median Family Income 50-60%

0144.00 0162.02

Median Family Income 60-70%

0157.04 0200.17

Median Family Income 70-80%

0140.01 0168.06 0211.00

Median Family Income 80-90%

0065.00

Median Family Income 100-110%

0095.09 0100.15

Median Family Income >= 120%

0083.50 0133.13 0133.14

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income 50-60%

0264.03

Median Family Income >= 120%

9809.00

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 30-40%

0007.00

Median Family Income 60-70%

0045.02

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 80-90%

0038.03

Median Family Income 110-120%

0036.01

Median Family Income >= 120%

0052.02 0052.06 0052.07 0055.02

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Moderate Income

0106.03 0122.00

Middle Income

0103.00 0104.04 0125.03

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 50-60%

6013.00 6102.02

Median Family Income 60-70%

6002.00

Median Family Income 80-90%

6023.00

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Low Income

0023.04 0024.04

Moderate Income

0030.01

Middle Income

0008.01 0020.11

SANTA CLARA COUNTY (085), CA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 41940
Median Family Income 50-60%
5001.00 5043.18
Median Family Income 100-110%
5043.22
SANTA CRUZ COUNTY (087), CA
MSA: 42100
Upper Income
1203.01
SHASTA COUNTY (089), CA
MSA: 39820
Moderate Income
0123.01
Middle Income
0108.05 0108.06 0110.02
Upper Income
0111.00
SIERRA COUNTY (091), CA
MSA: NA
Upper Income
0100.00
SISKIYOU COUNTY (093), CA
MSA: NA
Middle Income
0010.00
SOLANO COUNTY (095), CA
MSA: 46700
Moderate Income
2507.01

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

Upper Income

2529.03

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 90-100%

0025.04 0037.00

Median Family Income >= 120%

0027.01

TEHAMA COUNTY (103), CA

MSA: NA

Middle Income

0004.00

TULARE COUNTY (107), CA

MSA: 47300

Moderate Income

0029.01

Middle Income

0038.01

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 40-50%

0091.00

Median Family Income 70-80%

0078.00

Median Family Income 90-100%

0080.02

Median Family Income 100-110%

0082.01

Median Family Income 110-120%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

0056.00 0061.00

YOLO COUNTY (113), CA

MSA: 40900

Moderate Income

0101.02

Middle Income

0102.01

ADAMS COUNTY (001), CO

MSA: 19740

Low Income

0087.09

Moderate Income

0089.01 0095.53 0096.04 0096.06

Middle Income

0084.01 0085.35

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 50-60%

0820.00

Median Family Income 70-80%

0055.53

Median Family Income 90-100%

0872.00

Median Family Income 100-110%

0847.00

Median Family Income >= 120%

0859.00

BOULDER COUNTY (013), CO

MSA: 14500

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Low Income

0134.01

Moderate Income

0122.03 0608.00

Middle Income

0127.07

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 40-50%

0041.02

Median Family Income Not Known

9801.00

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0139.08 0144.04

EAGLE COUNTY (037), CO

MSA: NA

Upper Income

0007.02 0007.03

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income >= 120%

0049.02

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9519.01

GILPIN COUNTY (047), CO

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 19740

Middle Income

0138.00

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 50-60%

0104.06

Median Family Income 80-90%

0102.13

Median Family Income >= 120%

0098.48 0117.27

LARIMER COUNTY (069), CO

MSA: 22660

Moderate Income

0016.01

Upper Income

0017.09

MESA COUNTY (077), CO

MSA: 24300

Moderate Income

0013.01

PARK COUNTY (093), CO

MSA: 19740

Middle Income

0001.00

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0007.01 0010.05

Middle Income

0014.04 0016.00 0018.00 0025.02

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 20-30%

0706.00

Median Family Income 40-50%

0215.00 0222.00 2101.00

Median Family Income 50-60%

0221.00

Median Family Income 60-70%

0201.00 0219.00 0223.00

Median Family Income 80-90%

0217.00

Median Family Income 90-100%

0211.00 0805.00

Median Family Income 110-120%

1001.00 2051.00 2305.02

Median Family Income >= 120%

0103.00 0203.00 0505.00 0602.00 2301.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Middle Income

7091.00 7141.01

Upper Income

6933.00 6937.00 7052.00 7053.00 7141.04

WINDHAM COUNTY (015), CT

MSA: 49340

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

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Agency: OCC - 1

Middle Income

9002.00 9011.00 9041.00 9072.00

KENT COUNTY (001), DE

MSA: 20100

Low Income

0413.00

Middle Income

0414.00 0432.02 0434.00

SUSSEX COUNTY (005), DE

MSA: 41540

Middle Income

0504.05 0508.03 0515.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 90-100%

0099.01

Median Family Income Not Known

0062.02

BAY COUNTY (005), FL

MSA: 37460

Middle Income

0004.00

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 60-70%

0625.00

Median Family Income 110-120%

0631.05

BROWARD COUNTY (011), FL

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 22744

Median Family Income 30-40%

0805.00

Median Family Income 50-60%

0104.03 0502.08 0701.01

Median Family Income 60-70%

0104.05 1007.00

Median Family Income 70-80%

0201.04

Median Family Income 80-90%

0503.01 0702.07 1106.00

Median Family Income 90-100%

0702.04

Median Family Income >= 120%

0601.26 0702.05 0703.17

CITRUS COUNTY (017), FL

MSA: 26140

Upper Income

4506.02

CLAY COUNTY (019), FL

MSA: 27260

Upper Income

0302.03

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0104.13

Upper Income

0102.12

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

DIXIE COUNTY (029), FL

MSA: NA

Middle Income

9701.02

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 40-50%

0121.00

Median Family Income 50-60%

0146.04

Median Family Income 80-90%

0105.00 0127.03 0173.00

Median Family Income 100-110%

0137.26

Median Family Income >= 120%

0101.01 0137.27

ESCAMBIA COUNTY (033), FL

MSA: 37860

Moderate Income

0014.02

FLAGLER COUNTY (035), FL

MSA: 19660

Moderate Income

0602.06

FRANKLIN COUNTY (037), FL

MSA: NA

Middle Income

9703.02

HAMILTON COUNTY (047), FL

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: NA

Moderate Income

9602.00

HERNANDO COUNTY (053), FL

MSA: 45300

Moderate Income

0405.02

Middle Income

0409.06

HIGHLANDS COUNTY (055), FL

MSA: 42700

Middle Income

9604.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 20-30%

0037.00

Median Family Income 90-100%

0133.11

Median Family Income 110-120%

0139.08 0140.13

HOLMES COUNTY (059), FL

MSA: NA

Middle Income

9601.00

INDIAN RIVER COUNTY (061), FL

MSA: 42680

Moderate Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0501.00

LAKE COUNTY (069), FL

MSA: 36740

Middle Income

0304.06 0312.04

Upper Income

0311.03

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0103.02

Median Family Income 90-100%

0016.02

MARION COUNTY (083), FL

MSA: 36100

Moderate Income

0004.02 0015.00 0025.04

Middle Income

0008.02

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 40-50%

0014.01

Median Family Income 50-60%

0005.04 0102.07

Median Family Income 60-70%

0009.03

Median Family Income 70-80%

0005.05 0059.02 0091.00 0105.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 80-90%

0006.03

Median Family Income 90-100%

0002.04 0089.02

Median Family Income 100-110%

0090.35

Median Family Income 110-120%

0037.04

Median Family Income >= 120%

0037.02 0060.02 0061.01 0125.00

Median Family Income Not Known

9805.00

MONROE COUNTY (087), FL

MSA: NA

Upper Income

9705.00 9716.00

OKEECHOBEE COUNTY (093), FL

MSA: NA

Upper Income

9106.01

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 50-60%

0185.00

Median Family Income 90-100%

0168.03 0177.01

Median Family Income >= 120%

0171.08

OSCEOLA COUNTY (097), FL

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 36740

Moderate Income

0422.00

Middle Income

0410.02

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 30-40%

0023.00

Median Family Income 50-60%

0012.00 0055.01

Median Family Income 60-70%

0072.03

Median Family Income 70-80%

0032.01

Median Family Income 90-100%

0055.02 0066.04

Median Family Income 110-120%

0079.08

Median Family Income >= 120%

0059.50

PASCO COUNTY (101), FL

MSA: 45300

Moderate Income

0318.07

Upper Income

0313.02 0321.04

PINELLAS COUNTY (103), FL

MSA: 45300

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 30-40%

0208.00

Median Family Income 80-90%

0251.09

Median Family Income 90-100%

0245.12

Median Family Income 100-110%

0267.02

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 50-60%

0117.04

Median Family Income 60-70%

0155.00

Median Family Income 80-90%

0132.00 0148.02

Median Family Income >= 120%

0121.13 0144.00

PUTNAM COUNTY (107), FL

MSA: NA

Moderate Income

9508.00

ST. JOHNS COUNTY (109), FL

MSA: 27260

Moderate Income

0211.01

Middle Income

0209.01

Upper Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0212.03

ST. LUCIE COUNTY (111), FL

MSA: 38940

Moderate Income

3814.02

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

0015.06 0027.15

SUMTER COUNTY (119), FL

MSA: 45540

Middle Income

9103.00

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 50-60%

0810.00

Median Family Income 100-110%

0830.05

WALTON COUNTY (131), FL

MSA: 18880

Moderate Income

9505.01

Middle Income

9503.02

Upper Income

9506.01

BARROW COUNTY (013), GA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 12060

Middle Income

1801.08

BARTOW COUNTY (015), GA

MSA: 12060

Moderate Income

9605.00

Middle Income

9607.00

BULLOCH COUNTY (031), GA

MSA: NA

Upper Income

1107.00

CATOOSA COUNTY (047), GA

MSA: 16860

Middle Income

0303.01

CHATHAM COUNTY (051), GA

MSA: 42340

Moderate Income

0116.00

CHATTOOGA COUNTY (055), GA

MSA: NA

Moderate Income

0104.00

CHEROKEE COUNTY (057), GA

MSA: 12060

Upper Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0908.02

CLARKE COUNTY (059), GA

MSA: 12020

Low Income

1404.00

Upper Income

0021.00

CLAYTON COUNTY (063), GA

MSA: 12060

Moderate Income

0403.08

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 50-60%

0311.08

Median Family Income 60-70%

0308.00

Median Family Income 80-90%

0302.28 0302.29

Median Family Income >= 120%

0313.13

COWETA COUNTY (077), GA

MSA: 12060

Moderate Income

1706.01

Upper Income

1704.06

DECATUR COUNTY (087), GA

MSA: NA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

9703.00

DOUGHERTY COUNTY (095), GA

MSA: 10500

Low Income

0107.00

EFFINGHAM COUNTY (103), GA

MSA: 42340

Middle Income

0303.03

FANNIN COUNTY (111), GA

MSA: NA

Middle Income

0505.00

FORSYTH COUNTY (117), GA

MSA: 12060

Middle Income

1304.06

Upper Income

1306.02

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 30-40%

0110.00

Median Family Income 50-60%

0077.04

Median Family Income 80-90%

0104.00

Median Family Income 110-120%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0123.00

Median Family Income >= 120%

0088.00

GILMER COUNTY (123), GA

MSA: NA

Middle Income

0805.00

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 50-60%

0503.06

Median Family Income 70-80%

0504.36 0505.45

Median Family Income 80-90%

0507.28

Median Family Income 90-100%

0501.03 0507.21

Median Family Income 100-110%

0504.27

Median Family Income 110-120%

0502.19

Median Family Income >= 120%

0504.28

HALL COUNTY (139), GA

MSA: 23580

Upper Income

0016.03

HENRY COUNTY (151), GA

MSA: 12060

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Moderate Income

0701.13

HOUSTON COUNTY (153), GA

MSA: 47580

Upper Income

0211.13

MUSCOGEE COUNTY (215), GA

MSA: 17980

Upper Income

0103.02

NEWTON COUNTY (217), GA

MSA: 12060

Moderate Income

1008.00

PAULDING COUNTY (223), GA

MSA: 12060

Middle Income

1201.04 1203.02

RICHMOND COUNTY (245), GA

MSA: 12260

Low Income

0105.11

ROCKDALE COUNTY (247), GA

MSA: 12060

Moderate Income

0603.04

TOOMBS COUNTY (279), GA

MSA: NA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

9706.00

Upper Income

9703.00

TOWNS COUNTY (281), GA

MSA: NA

Middle Income

9603.00

TROUP COUNTY (285), GA

MSA: NA

Middle Income

9601.00

WALTON COUNTY (297), GA

MSA: 12060

Middle Income

1105.06 1105.07

WHITFIELD COUNTY (313), GA

MSA: 19140

Upper Income

0003.02

HAWAII COUNTY (001), HI

MSA: NA

Middle Income

0218.00

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income 40-50%

0057.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 60-70%

0056.00

KAUAI COUNTY (007), HI

MSA: NA

Middle Income

0405.00

MAUI COUNTY (009), HI

MSA: 27980

Middle Income

0302.01 0319.00

ADA COUNTY (001), ID

MSA: 14260

Moderate Income

0023.02

Upper Income

0021.00

BANNOCK COUNTY (005), ID

MSA: 38540

Middle Income

0006.00

CASSIA COUNTY (031), ID

MSA: NA

Upper Income

9502.00

KOOTENAI COUNTY (055), ID

MSA: 17660

Middle Income

0010.02

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

MINIDOKA COUNTY (067), ID

MSA: NA

Middle Income

9705.00

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

0054.01

Moderate Income

0008.00

Middle Income

0107.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 40-50%

8276.00 8432.00

Median Family Income 50-60%

5907.00 8303.00 8314.00

Median Family Income 60-70%

8209.01 8244.00 8256.00 8285.03

Median Family Income 70-80%

5603.00 8202.02 8238.06 8284.02

Median Family Income 80-90%

7704.00 8081.00 8211.02 8233.02 8246.02

Median Family Income 90-100%

7706.02 8205.01 8208.00 8209.02 8211.01

Median Family Income 100-110%

8221.02

Median Family Income 110-120%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

8061.03 8083.01

Median Family Income >= 120%

8019.01 8047.16 8240.04 8241.05 8241.17

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 70-80%

8443.06

Median Family Income 90-100%

8412.10

Median Family Income 100-110%

8465.09

Median Family Income >= 120%

8413.26 8444.01 8459.01 8459.02 8465.19

EFFINGHAM COUNTY (049), IL

MSA: NA

Middle Income

9508.00

HENDERSON COUNTY (071), IL

MSA: NA

Middle Income

9734.00

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 80-90%

8504.00

Median Family Income >= 120%

8545.01

KANKAKEE COUNTY (091), IL

MSA: 28100

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Upper Income

0126.00

KENDALL COUNTY (093), IL

MSA: 20994

Upper Income

8901.01 8901.02

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 90-100%

8611.05

Median Family Income 100-110%

8641.01

Median Family Income 110-120%

8654.00 8660.00

LASALLE COUNTY (099), IL

MSA: NA

Middle Income

9630.00

MACON COUNTY (115), IL

MSA: 19500

Upper Income

0025.00

MACOUPIN COUNTY (117), IL

MSA: 41180

Middle Income

9566.00

MADISON COUNTY (119), IL

MSA: 41180

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Moderate Income

4033.00

PEORIA COUNTY (143), IL

MSA: 37900

Middle Income

0024.00

PERRY COUNTY (145), IL

MSA: NA

Middle Income

0302.00

PIATT COUNTY (147), IL

MSA: 16580

Upper Income

9546.00

ST. CLAIR COUNTY (163), IL

MSA: 41180

Moderate Income

5018.00

Middle Income

5034.12

SALINE COUNTY (165), IL

MSA: NA

Middle Income

9562.00

SANGAMON COUNTY (167), IL

MSA: 44100

Middle Income

0005.01

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 60-70%

8818.00

Median Family Income 90-100%

8802.02

Median Family Income 100-110%

8832.11

Median Family Income 110-120%

8811.09

Median Family Income >= 120%

8804.17 8833.05

WILLIAMSON COUNTY (199), IL

MSA: 16060

Middle Income

0201.00

WINNEBAGO COUNTY (201), IL

MSA: 40420

Upper Income

0038.05

ALLEN COUNTY (003), IN

MSA: 23060

Middle Income

0112.02

BOONE COUNTY (011), IN

MSA: 26900

Upper Income

8106.05

CLARK COUNTY (019), IN

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 31140

Middle Income

0507.01

CLINTON COUNTY (023), IN

MSA: NA

Moderate Income

9508.00

HANCOCK COUNTY (059), IN

MSA: 26900

Upper Income

4102.00 4103.00

HARRISON COUNTY (061), IN

MSA: 31140

Middle Income

0604.00 0605.00

HENDRICKS COUNTY (063), IN

MSA: 26900

Middle Income

2110.00

HOWARD COUNTY (067), IN

MSA: 29020

Moderate Income

0009.00

JOHNSON COUNTY (081), IN

MSA: 26900

Moderate Income

6108.02

LAKE COUNTY (089), IN

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 23844
Moderate Income
0102.01 0203.00 0416.00
LAPORTE COUNTY (091), IN
MSA: 33140
Middle Income
0418.00
LAWRENCE COUNTY (093), IN
MSA: NA
Middle Income
9504.00
MARION COUNTY (097), IN
MSA: 26900
Median Family Income 40-50%
3422.00 3527.00 3602.01
Median Family Income 80-90%
3606.01 3808.00
Median Family Income 100-110%
3809.01
Median Family Income Not Known
3601.01
PERRY COUNTY (123), IN
MSA: NA
Middle Income
9524.00
PORTER COUNTY (127), IN
MSA: 23844
Middle Income
0508.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

PULASKI COUNTY (131), IN

MSA: NA

Middle Income

9592.00

STEUBEN COUNTY (151), IN

MSA: NA

Middle Income

9713.00

SWITZERLAND COUNTY (155), IN

MSA: NA

Middle Income

9658.00

DUBUQUE COUNTY (061), IA

MSA: 20220

Upper Income

0102.01

MARSHALL COUNTY (127), IA

MSA: NA

Upper Income

9502.00

MONTGOMERY COUNTY (137), IA

MSA: NA

Middle Income

9601.00

POLK COUNTY (153), IA

MSA: 19780

Moderate Income

0003.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

0102.11

POTTAWATTAMIE COUNTY (155), IA

MSA: 36540

Low Income

0307.00

POWESHIEK COUNTY (157), IA

MSA: NA

Middle Income

3702.00

SCOTT COUNTY (163), IA

MSA: 19340

Moderate Income

0110.00

WOODBURY COUNTY (193), IA

MSA: 43580

Moderate Income

0001.00

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 70-80%

0519.03

Median Family Income 90-100%

0512.00 0522.01

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Moderate Income

0705.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income 90-100%

0055.02

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0440.04

Income Not Known

0425.01

ANDERSON COUNTY (005), KY

MSA: NA

Upper Income

9502.02

BARREN COUNTY (009), KY

MSA: NA

Middle Income

9503.00

BOONE COUNTY (015), KY

MSA: 17140

Low Income

0703.01

BOYD COUNTY (019), KY

MSA: 26580

Moderate Income

0302.00

FAYETTE COUNTY (067), KY

MSA: 30460

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Upper Income

0037.04

GRANT COUNTY (081), KY

MSA: 17140

Moderate Income

9201.00

GRAVES COUNTY (083), KY

MSA: NA

Middle Income

0203.00

GREENUP COUNTY (089), KY

MSA: 26580

Middle Income

0402.01

HARRISON COUNTY (097), KY

MSA: NA

Middle Income

9503.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 30-40%

0062.00

Median Family Income >= 120%

0115.08

LAUREL COUNTY (125), KY

MSA: NA

Middle Income

9704.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

LINCOLN COUNTY (137), KY

MSA: NA

Middle Income

9204.00

MADISON COUNTY (151), KY

MSA: NA

Middle Income

0103.00

MUHLENBERG COUNTY (177), KY

MSA: NA

Middle Income

9607.00

PULASKI COUNTY (199), KY

MSA: NA

Middle Income

9307.00

Upper Income

9304.02

TRIGG COUNTY (221), KY

MSA: 17300

Middle Income

9702.00

WARREN COUNTY (227), KY

MSA: 14540

Low Income

0102.00

Moderate Income

0112.00

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000025022

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Santander Bank N.A.

WEBSTER COUNTY (233), KY

MSA: NA

Middle Income

9601.00

ASSUMPTION PARISH (007), LA

MSA: 12940

Moderate Income

0506.00

BOSSIER PARISH (015), LA

MSA: 43340

Moderate Income

0106.01

CADD0 PARISH (017), LA

MSA: 43340

Low Income

0253.00

CALCASIEU PARISH (019), LA

MSA: 29340

Moderate Income

0016.00

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Middle Income

0027.00

EAST FELICIANA PARISH (037), LA

MSA: 12940

Moderate Income

9516.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

JEFFERSON PARISH (051), LA

MSA: 35380

Moderate Income

0207.00 0244.00

Middle Income

0249.00

Upper Income

0222.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Moderate Income

0010.01

Middle Income

0014.09 0021.01 0021.03

Upper Income

0019.01

POINTE COUPEE PARISH (077), LA

MSA: 12940

Middle Income

9524.00

SABINE PARISH (085), LA

MSA: NA

Upper Income

0004.00

ST. HELENA PARISH (091), LA

MSA: 12940

Moderate Income

9511.00

ST. TAMMANY PARISH (103), LA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 35380

Moderate Income

0405.01

Middle Income

0407.01

Upper Income

0406.05

TANGIPAHOA PARISH (105), LA

MSA: 25220

Middle Income

9545.01

TERREBONNE PARISH (109), LA

MSA: 26380

Middle Income

0012.01

WEST BATON ROUGE PARISH (121), LA

MSA: 12940

Moderate Income

0202.00

AROOSTOOK COUNTY (003), ME

MSA: NA

Middle Income

9513.00

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0111.00 0160.00

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0021.02 0047.02 0150.00

Upper Income

0025.02

HANCOCK COUNTY (009), ME

MSA: NA

Middle Income

9653.00

KENNEBEC COUNTY (011), ME

MSA: NA

Upper Income

0140.00 0230.02

OXFORD COUNTY (017), ME

MSA: NA

Middle Income

9656.00

PENOBSCOT COUNTY (019), ME

MSA: 12620

Middle Income

0100.00 0125.00 0270.00

PISCATAQUIS COUNTY (021), ME

MSA: NA

Moderate Income

9608.00

WALDO COUNTY (027), ME

MSA: NA

Middle Income

0420.00

YORK COUNTY (031), ME

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 38860

Moderate Income

0235.00

Middle Income

0251.00 0310.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 70-80%

7510.00

Median Family Income 80-90%

7080.04 7509.00

Median Family Income 100-110%

7066.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 40-50%

4301.01

Median Family Income 90-100%

4034.01 4517.01

Median Family Income 110-120%

4070.01 4113.02

Median Family Income >= 120%

4084.00

CAROLINE COUNTY (011), MD

MSA: NA

Middle Income

9556.00

CECIL COUNTY (015), MD

MSA: 48864

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

Low Income

0304.00

Middle Income

0302.00

Upper Income

0307.00

CHARLES COUNTY (017), MD

MSA: 47894

Low Income

8509.01

FREDERICK COUNTY (021), MD

MSA: 23224

Moderate Income

7505.04 7510.03 7523.01

Middle Income

7523.03

GARRETT COUNTY (023), MD

MSA: NA

Middle Income

0005.00

HARFORD COUNTY (025), MD

MSA: 12580

Middle Income

3012.02 3013.01 3017.04 3038.01

Upper Income

3041.02

HOWARD COUNTY (027), MD

MSA: 12580

Upper Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

6023.05 6067.06

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 40-50%

7007.13

Median Family Income 50-60%

7003.10 7008.18

Median Family Income 60-70%

7009.03

Median Family Income 90-100%

7012.11

Median Family Income 110-120%

7003.12

Median Family Income >= 120%

7003.04 7005.00 7012.05 7013.07 7048.04

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 60-70%

8004.13 8009.00

Median Family Income 70-80%

8028.04 8036.06 8074.04

Median Family Income 110-120%

8002.03 8005.09

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580

Moderate Income

8103.00

WASHINGTON COUNTY (043), MD

MSA: 25180

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

0006.02 0112.02

Upper Income

0001.00 0109.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 30-40%

0908.00

Median Family Income 40-50%

2505.00

ALLEGAN COUNTY (005), MI

MSA: NA

Middle Income

0311.00

ANTRIM COUNTY (009), MI

MSA: NA

Middle Income

9604.00

CLINTON COUNTY (037), MI

MSA: 29620

Middle Income

0110.01

Upper Income

0103.00

EATON COUNTY (045), MI

MSA: 29620

Moderate Income

0202.02

GENESEE COUNTY (049), MI

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 22420

Middle Income

0132.04

GRAND TRAVERSE COUNTY (055), MI

MSA: NA

Middle Income

5506.00

INGHAM COUNTY (065), MI

MSA: 29620

Low Income

0066.00

Moderate Income

0032.00

IONIA COUNTY (067), MI

MSA: 24340

Middle Income

0312.00

KENT COUNTY (081), MI

MSA: 24340

Median Family Income 70-80%

0115.00

Median Family Income 110-120%

0116.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 40-50%

2632.00

Median Family Income 50-60%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

2400.00

Median Family Income 80-90%

2409.00 2451.00

Median Family Income 100-110%

2502.00

MONROE COUNTY (115), MI

MSA: 33780

Low Income

8318.00

NEWAYGO COUNTY (123), MI

MSA: NA

Moderate Income

9708.00

Middle Income

9706.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 40-50%

1981.00

Median Family Income >= 120%

1561.00 1684.00

SAGINAW COUNTY (145), MI

MSA: 40980

Middle Income

0129.00

SHIAWASSEE COUNTY (155), MI

MSA: 29620

Middle Income

0301.00 0317.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

WASHTENAW COUNTY (161), MI

MSA: 11460

Middle Income

4007.00

Upper Income

4156.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 30-40%

5064.00

Median Family Income 40-50%

5738.00

Median Family Income 60-70%

5443.00

Median Family Income 100-110%

5692.00

Median Family Income 110-120%

5651.00

Median Family Income >= 120%

5583.00 5617.00 5645.03 5815.00

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0502.32 0508.13

BLUE EARTH COUNTY (013), MN

MSA: 31860

Middle Income

1702.00

DAKOTA COUNTY (037), MN

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 33460

Middle Income

0609.05

Upper Income

0608.23

OLMSTED COUNTY (109), MN

MSA: 40340

Middle Income

0010.00

ST. LOUIS COUNTY (137), MN

MSA: 20260

Upper Income

0103.00

SIBLEY COUNTY (143), MN

MSA: NA

Middle Income

1701.98

STEARNS COUNTY (145), MN

MSA: 41060

Moderate Income

0007.01

WINONA COUNTY (169), MN

MSA: NA

Middle Income

6705.00

COPIAH COUNTY (029), MS

MSA: 27140

Moderate Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

9506.00

Upper Income

9505.00

FORREST COUNTY (035), MS

MSA: 25620

Moderate Income

0105.00

GEORGE COUNTY (039), MS

MSA: NA

Upper Income

9501.01

HARRISON COUNTY (047), MS

MSA: 25060

Middle Income

0035.02

HINDS COUNTY (049), MS

MSA: 27140

Low Income

0030.00

Middle Income

0111.03

JACKSON COUNTY (059), MS

MSA: 25060

Middle Income

0402.01

LAFAYETTE COUNTY (071), MS

MSA: NA

Upper Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

9505.03

LEE COUNTY (081), MS

MSA: NA

Upper Income

9502.01

LINCOLN COUNTY (085), MS

MSA: NA

Moderate Income

9505.00

PANOLA COUNTY (107), MS

MSA: NA

Middle Income

9506.00

PEARL RIVER COUNTY (109), MS

MSA: NA

Upper Income

9505.02

PERRY COUNTY (111), MS

MSA: 25620

Moderate Income

9502.00

RANKIN COUNTY (121), MS

MSA: 27140

Middle Income

0203.02 0204.02 0206.00

SCOTT COUNTY (123), MS

MSA: NA

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0205.00

SIMPSON COUNTY (127), MS

MSA: 27140

Moderate Income

9501.00

TIPPAH COUNTY (139), MS

MSA: NA

Middle Income

9501.00

WAYNE COUNTY (153), MS

MSA: NA

Moderate Income

9502.00

YAZOO COUNTY (163), MS

MSA: 27140

Moderate Income

9506.00

BENTON COUNTY (015), MO

MSA: NA

Middle Income

4603.00

BOONE COUNTY (019), MO

MSA: 17860

Middle Income

0010.02

CALLAWAY COUNTY (027), MO

MSA: 27620

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0704.00 0708.00

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0603.02

CLAY COUNTY (047), MO

MSA: 28140

Middle Income

0206.04 0220.00

CRAWFORD COUNTY (055), MO

MSA: NA

Middle Income

4502.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Moderate Income

8007.01

GREENE COUNTY (077), MO

MSA: 44180

Middle Income

0043.02

Upper Income

0040.02

HENRY COUNTY (083), MO

MSA: NA

Upper Income

9503.00

JACKSON COUNTY (095), MO

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 28140

Median Family Income 10-20%

0154.00

Median Family Income 40-50%

0110.00

Median Family Income 50-60%

0171.00

Median Family Income 80-90%

0114.01 0141.05

Median Family Income >= 120%

0138.02 0139.01

JASPER COUNTY (097), MO

MSA: 27900

Middle Income

0116.00

JEFFERSON COUNTY (099), MO

MSA: 41180

Moderate Income

7005.03

Middle Income

7008.02

JOHNSON COUNTY (101), MO

MSA: NA

Upper Income

9601.00

LAFAYETTE COUNTY (107), MO

MSA: 28140

Middle Income

0906.01

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

LINCOLN COUNTY (113), MO

MSA: 41180

Middle Income

8103.03

LIVINGSTON COUNTY (117), MO

MSA: NA

Middle Income

4801.00

MADISON COUNTY (123), MO

MSA: NA

Middle Income

9601.00

PLATTE COUNTY (165), MO

MSA: 28140

Middle Income

0305.00

Upper Income

0304.01

POLK COUNTY (167), MO

MSA: 44180

Middle Income

9603.00

PULASKI COUNTY (169), MO

MSA: NA

Upper Income

4704.00

ST. CHARLES COUNTY (183), MO

MSA: 41180

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

3109.03 3118.02

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 40-50%

2218.00

Median Family Income 60-70%

2114.02 2132.04

Median Family Income 70-80%

2156.00 2201.00

Median Family Income 80-90%

2170.00

Median Family Income 110-120%

2196.00

Median Family Income >= 120%

2109.28 2215.03

ST. LOUIS CITY (510), MO

MSA: 41180

Low Income

1097.00

Middle Income

1135.00

GALLATIN COUNTY (031), MT

MSA: NA

Upper Income

0002.00 0012.00

MISSOULA COUNTY (063), MT

MSA: 33540

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0002.02 0016.00

YELLOWSTONE COUNTY (111), MT

MSA: 13740

Middle Income

0014.01

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income 60-70%

0070.01 0070.03

HOLT COUNTY (089), NE

MSA: NA

Middle Income

9741.00

LINCOLN COUNTY (111), NE

MSA: NA

Moderate Income

9602.00

MERRICK COUNTY (121), NE

MSA: 24260

Middle Income

9668.00

CHURCHILL COUNTY (001), NV

MSA: NA

Moderate Income

9503.02

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 40-50%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0011.00
Median Family Income 50-60%

0029.69 0071.00
Median Family Income 60-70%

0037.00
Median Family Income 100-110%

0051.09
Median Family Income 110-120%

0029.62
Median Family Income >= 120%

0029.84 0057.12 0058.04
DOUGLAS COUNTY (005), NV
MSA: NA
Middle Income

0015.00
ELKO COUNTY (007), NV
MSA: NA
Upper Income

9514.01
NYE COUNTY (023), NV
MSA: NA
Middle Income

9604.02
WASHOE COUNTY (031), NV
MSA: 39900
Moderate Income

0031.01
Middle Income

0026.19

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

BELKNAP COUNTY (001), NH

MSA: NA

Middle Income

9654.00

CARROLL COUNTY (003), NH

MSA: NA

Middle Income

9560.00

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9701.00 9705.00 9714.01

STRAFFORD COUNTY (017), NH

MSA: 40484

Moderate Income

0820.00 0844.00

Middle Income

0850.00

SULLIVAN COUNTY (019), NH

MSA: NA

Moderate Income

9759.02

ATLANTIC COUNTY (001), NJ

MSA: 12100

Low Income

0023.00 0024.00

Moderate Income

0105.03 0122.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

0101.05 0118.03 0118.05

Upper Income

0105.01 0110.00 0115.00 0118.02

CAPE MAY COUNTY (009), NJ

MSA: 36140

Middle Income

0203.01 0208.00 0216.00 0221.01

Upper Income

0220.00

CUMBERLAND COUNTY (011), NJ

MSA: 47220

Moderate Income

0411.00

Middle Income

0405.00

Upper Income

0105.00

SALEM COUNTY (033), NJ

MSA: 48864

Moderate Income

0204.00

Middle Income

0211.02

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 30-40%

0034.00

Median Family Income 60-70%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0040.01

Median Family Income 80-90%

0029.00

Median Family Income 100-110%

0027.00

Median Family Income >= 120%

0037.35

DONA ANA COUNTY (013), NM

MSA: 29740

Upper Income

0015.00

QUAY COUNTY (037), NM

MSA: NA

Middle Income

9589.00

RIO ARRIBA COUNTY (039), NM

MSA: NA

Moderate Income

9407.00

SAN JUAN COUNTY (045), NM

MSA: 22140

Middle Income

0006.07

SAN MIGUEL COUNTY (047), NM

MSA: NA

Moderate Income

9574.00

SANTA FE COUNTY (049), NM

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 42140

Moderate Income

0012.05

ALBANY COUNTY (001), NY

MSA: 10580

Middle Income

0138.01

BROOME COUNTY (007), NY

MSA: 13780

Middle Income

0012.00 0143.01

CAYUGA COUNTY (011), NY

MSA: NA

Middle Income

0409.00

CHAUTAUQUA COUNTY (013), NY

MSA: NA

Middle Income

0358.00

CHEMUNG COUNTY (015), NY

MSA: 21300

Middle Income

0105.00

CHENANGO COUNTY (017), NY

MSA: NA

Middle Income

9705.00

COLUMBIA COUNTY (021), NY

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: NA

Upper Income

0001.00

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

9710.00 9714.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Middle Income

1904.02

Upper Income

0801.03 0802.01 1500.04

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 80-90%

0148.01

Median Family Income 100-110%

0112.00 0120.01

Median Family Income 110-120%

0154.02

FULTON COUNTY (035), NY

MSA: NA

Upper Income

9714.00

GREENE COUNTY (039), NY

MSA: NA

Middle Income

0804.01

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

JEFFERSON COUNTY (045), NY

MSA: 48060

Middle Income

0625.00

MADISON COUNTY (053), NY

MSA: 45060

Middle Income

0302.00

Upper Income

0301.03

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 20-30%

0015.00

Median Family Income 80-90%

0114.00

Median Family Income 100-110%

0148.02

Median Family Income 110-120%

0136.03

Median Family Income >= 120%

0149.03

NIAGARA COUNTY (063), NY

MSA: 15380

Moderate Income

0236.00

ONEIDA COUNTY (065), NY

MSA: 46540

Low Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0208.03

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0146.00 0169.01

Income Not Known

0001.00

ONTARIO COUNTY (069), NY

MSA: 40380

Upper Income

0501.01

ORANGE COUNTY (071), NY

MSA: 39100

Low Income

0150.03 0150.04 0150.05 0150.06

Moderate Income

0002.00 0022.00 0151.00

Middle Income

0110.00 0113.00 0129.00 0138.00 0141.02 0143.01 0144.00

Upper Income

0133.00 0135.00 0141.01 0143.02 0145.01 0149.00 0152.00

OSWEGO COUNTY (075), NY

MSA: 45060

Middle Income

0216.03

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0104.00 0112.00 0115.00 0117.00 0118.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

ROCKLAND COUNTY (087), NY

MSA: 35614

Low Income

0115.06 0121.02 0121.05

Moderate Income

0121.03 0121.06 0122.02 0122.03 0122.04 0123.00 0124.02

Middle Income

0113.01 0119.02 0121.01 0124.01 0131.00

Upper Income

0105.03 0108.04 0109.02 0111.01 0111.02 0113.03 0114.03 0114.04 0115.02 0116.02 0116.03
0117.00 0118.00 0125.01 0125.02

ST. LAWRENCE COUNTY (089), NY

MSA: NA

Upper Income

4920.00

SARATOGA COUNTY (091), NY

MSA: 10580

Middle Income

0624.03

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0210.01

Moderate Income

0207.00

Middle Income

0329.01

SCHOHARIE COUNTY (095), NY

MSA: 10580

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

7402.00

SULLIVAN COUNTY (105), NY

MSA: NA

Moderate Income

9518.00

Upper Income

9512.00

TIOGA COUNTY (107), NY

MSA: 13780

Middle Income

0205.00

TOMPKINS COUNTY (109), NY

MSA: 27060

Moderate Income

0018.00

Middle Income

0017.00

WAYNE COUNTY (117), NY

MSA: 40380

Moderate Income

0211.00

ALAMANCE COUNTY (001), NC

MSA: 15500

Moderate Income

0203.00 0212.01

Middle Income

0209.01 0214.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

BEAUFORT COUNTY (013), NC

MSA: NA

Middle Income

9310.00

BERTIE COUNTY (015), NC

MSA: NA

Middle Income

9604.00

BRUNSWICK COUNTY (019), NC

MSA: 34820

Upper Income

0202.01

BUNCOMBE COUNTY (021), NC

MSA: 11700

Upper Income

0023.02

BURKE COUNTY (023), NC

MSA: 25860

Middle Income

0212.03 0214.00

CABARRUS COUNTY (025), NC

MSA: 16740

Moderate Income

0424.02

CALDWELL COUNTY (027), NC

MSA: 25860

Middle Income

0303.00 0314.02

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

CATAWBA COUNTY (035), NC

MSA: 25860

Middle Income

0115.01

Upper Income

0106.00

CHATHAM COUNTY (037), NC

MSA: 20500

Upper Income

0201.06

CRAVEN COUNTY (049), NC

MSA: 35100

Upper Income

9610.01

DAVIDSON COUNTY (057), NC

MSA: 49180

Moderate Income

0612.01

Middle Income

0606.01 0617.03

DURHAM COUNTY (063), NC

MSA: 20500

Moderate Income

0002.00 0020.27

FORSYTH COUNTY (067), NC

MSA: 49180

Moderate Income

0014.00 0015.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

FRANKLIN COUNTY (069), NC

MSA: 39580

Moderate Income

0602.00

Middle Income

0605.01

GASTON COUNTY (071), NC

MSA: 16740

Moderate Income

0323.02

Middle Income

0301.01

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 60-70%

0145.01

Median Family Income 90-100%

0164.05

Median Family Income >= 120%

0162.03

HAYWOOD COUNTY (087), NC

MSA: 11700

Moderate Income

9205.00

HOKE COUNTY (093), NC

MSA: 22180

Moderate Income

9703.00

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

9701.01

IREDELL COUNTY (097), NC

MSA: 16740

Middle Income

0613.03

JACKSON COUNTY (099), NC

MSA: NA

Middle Income

9503.00

JOHNSTON COUNTY (101), NC

MSA: 39580

Low Income

0403.01

Middle Income

0415.02

LINCOLN COUNTY (109), NC

MSA: 16740

Moderate Income

0708.00

MCDOWELL COUNTY (111), NC

MSA: NA

Middle Income

9709.02

MACON COUNTY (113), NC

MSA: NA

Middle Income

9701.00

MECKLENBURG COUNTY (119), NC

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 16740

Median Family Income 80-90%

0057.17

Median Family Income >= 120%

0064.07

NASH COUNTY (127), NC

MSA: 40580

Upper Income

0108.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

Low Income

0108.00

ONSLOW COUNTY (133), NC

MSA: 27340

Upper Income

0021.00

PASQUOTANK COUNTY (139), NC

MSA: NA

Middle Income

9607.01

PENDER COUNTY (141), NC

MSA: 48900

Moderate Income

9204.03

RANDOLPH COUNTY (151), NC

MSA: 24660

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0314.00

ROWAN COUNTY (159), NC

MSA: 16740

Middle Income

0514.00

STOKES COUNTY (169), NC

MSA: 49180

Upper Income

0705.03

SURRY COUNTY (171), NC

MSA: NA

Middle Income

9305.02

UNION COUNTY (179), NC

MSA: 16740

Middle Income

0203.06

Upper Income

0203.13

VANCE COUNTY (181), NC

MSA: NA

Upper Income

9603.00

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 40-50%

0545.00

Median Family Income 60-70%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0540.14

Median Family Income 70-80%

0531.07 0540.17

Median Family Income 80-90%

0541.13

Median Family Income 90-100%

0544.02

Median Family Income 110-120%

0540.16

WASHINGTON COUNTY (187), NC

MSA: NA

Middle Income

9502.00

BUTLER COUNTY (017), OH

MSA: 17140

Middle Income

0102.03 0103.01

CLINTON COUNTY (027), OH

MSA: NA

Middle Income

9645.00

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 30-40%

1041.00

Median Family Income 40-50%

1051.00 1178.00

Median Family Income 60-70%

1961.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 90-100%

1070.00

DELAWARE COUNTY (041), OH

MSA: 18140

Upper Income

0121.00

FAIRFIELD COUNTY (045), OH

MSA: 18140

Middle Income

0304.00 0313.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 20-30%

0093.31

Median Family Income 60-70%

0069.21 0083.40

Median Family Income 70-80%

0069.43

Median Family Income 80-90%

0071.20

GREENE COUNTY (057), OH

MSA: 19430

Low Income

2007.00

GUERNSEY COUNTY (059), OH

MSA: NA

Upper Income

9777.00

HAMILTON COUNTY (061), OH

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 17140

Median Family Income 50-60%

0074.00

Median Family Income 100-110%

0215.01

Median Family Income >= 120%

0231.00

JEFFERSON COUNTY (081), OH

MSA: 48260

Middle Income

0012.00

LAWRENCE COUNTY (087), OH

MSA: 26580

Middle Income

0512.00

LICKING COUNTY (089), OH

MSA: 18140

Moderate Income

7531.00

Middle Income

7556.00

LORAIN COUNTY (093), OH

MSA: 17460

Moderate Income

0238.00

Middle Income

0571.00 0941.00

LUCAS COUNTY (095), OH

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 45780

Middle Income

0074.00 0079.02

MAHONING COUNTY (099), OH

MSA: 49660

Middle Income

8126.03 8127.00 8129.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 40-50%

0018.00

Median Family Income 100-110%

1150.02

Median Family Income >= 120%

0404.06

MUSKINGUM COUNTY (119), OH

MSA: NA

Middle Income

9115.00

OTTAWA COUNTY (123), OH

MSA: 45780

Middle Income

0512.00

ROSS COUNTY (141), OH

MSA: NA

Middle Income

9556.02

SANDUSKY COUNTY (143), OH

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: NA

Middle Income

9613.00

SCIOTO COUNTY (145), OH

MSA: NA

Moderate Income

0030.00

STARK COUNTY (151), OH

MSA: 15940

Moderate Income

7105.00

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 40-50%

5089.00

Median Family Income >= 120%

5301.08 5325.01

TUSCARAWAS COUNTY (157), OH

MSA: NA

Upper Income

0202.00

WARREN COUNTY (165), OH

MSA: 17140

Middle Income

0315.00

Upper Income

0313.00

WOOD COUNTY (173), OH

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 45780

Middle Income

0207.00

Upper Income

0205.00 0216.00 0225.00

CARTER COUNTY (019), OK

MSA: NA

Upper Income

8926.00

COMANCHE COUNTY (031), OK

MSA: 30020

Moderate Income

0019.02

CREEK COUNTY (037), OK

MSA: 46140

Moderate Income

0210.00

MUSKOGEE COUNTY (101), OK

MSA: NA

Middle Income

0013.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 60-70%

1059.07

POTTAWATOMIE COUNTY (125), OK

MSA: NA

Low Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

5002.00

SEMINOLE COUNTY (133), OK

MSA: NA

Middle Income

5837.00

BENTON COUNTY (003), OR

MSA: 18700

Moderate Income

0010.01

CLACKAMAS COUNTY (005), OR

MSA: 38900

Moderate Income

0216.01

Middle Income

0242.00 0243.02

DESCHUTES COUNTY (017), OR

MSA: 13460

Middle Income

0020.00

DOUGLAS COUNTY (019), OR

MSA: NA

Moderate Income

0500.02

JACKSON COUNTY (029), OR

MSA: 32780

Upper Income

0009.00

LANE COUNTY (039), OR

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 21660

Moderate Income

0043.00

LINN COUNTY (043), OR

MSA: 10540

Middle Income

0302.00

MARION COUNTY (047), OR

MSA: 41420

Low Income

0005.02

Moderate Income

0010.00

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 50-60%

0073.00

TILLAMOOK COUNTY (057), OR

MSA: NA

Middle Income

9601.00

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income 40-50%

0325.01

Median Family Income 90-100%

0316.10

YAMHILL COUNTY (071), OR

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 38900

Moderate Income

0308.01

ADAMS COUNTY (001), PA

MSA: 23900

Middle Income

0306.00 0309.00 0311.02

Upper Income

0301.01

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 50-60%

5616.00

Median Family Income 70-80%

1916.00

Median Family Income 90-100%

0103.00 4870.00 4886.00

Median Family Income 100-110%

4530.03 5213.02

Median Family Income >= 120%

4370.00

BRADFORD COUNTY (015), PA

MSA: NA

Middle Income

9503.00 9514.00

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9118.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Upper Income

9124.01

CARBON COUNTY (025), PA

MSA: 10900

Moderate Income

0202.00

Middle Income

0201.03 0205.00

CLEARFIELD COUNTY (033), PA

MSA: NA

Middle Income

3301.00 3303.00

COLUMBIA COUNTY (037), PA

MSA: 14100

Moderate Income

0511.00

Middle Income

0502.00 0503.00

FAYETTE COUNTY (051), PA

MSA: 38300

Middle Income

2604.02

FRANKLIN COUNTY (055), PA

MSA: 16540

Middle Income

0104.00

Upper Income

0117.00

LUZERNE COUNTY (079), PA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 42540

Moderate Income

2176.00 2179.00

Middle Income

2101.00 2117.01 2119.00

Income Not Known

2001.00

MIFFLIN COUNTY (087), PA

MSA: NA

Middle Income

9601.00

MONROE COUNTY (089), PA

MSA: 20700

Moderate Income

3008.00

Middle Income

3002.01 3013.02

PIKE COUNTY (103), PA

MSA: 35084

Moderate Income

9501.04

SOMERSET COUNTY (111), PA

MSA: NA

Moderate Income

0211.00

SUSQUEHANNA COUNTY (115), PA

MSA: NA

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0328.00

VENANGO COUNTY (121), PA

MSA: NA

Middle Income

2002.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Moderate Income

8082.00

Middle Income

8012.00

BERKELEY COUNTY (015), SC

MSA: 16700

Middle Income

0207.16

CHARLESTON COUNTY (019), SC

MSA: 16700

Moderate Income

0027.02 0031.07 0031.11

CHEROKEE COUNTY (021), SC

MSA: NA

Middle Income

9701.00

Upper Income

9702.02

CHESTERFIELD COUNTY (025), SC

MSA: NA

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

9501.02

DARLINGTON COUNTY (031), SC

MSA: 22500

Moderate Income

0114.00

FLORENCE COUNTY (041), SC

MSA: 22500

Middle Income

0004.00

GREENVILLE COUNTY (045), SC

MSA: 24860

Low Income

0023.03

Middle Income

0025.03

ORANGEBURG COUNTY (075), SC

MSA: NA

Middle Income

0103.00

PICKENS COUNTY (077), SC

MSA: 24860

Moderate Income

0105.02

SPARTANBURG COUNTY (083), SC

MSA: 43900

Low Income

0207.01

Moderate Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0207.02

Middle Income

0224.04

Upper Income

0224.06 0234.04

YORK COUNTY (091), SC

MSA: 16740

Moderate Income

0609.01

PENNINGTON COUNTY (103), SD

MSA: 39660

Middle Income

0114.00

ANDERSON COUNTY (001), TN

MSA: 28940

Middle Income

0213.02

BRADLEY COUNTY (011), TN

MSA: 17420

Moderate Income

0103.00

CARTER COUNTY (019), TN

MSA: 27740

Moderate Income

0714.00

CHEATHAM COUNTY (021), TN

MSA: 34980

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0702.01

COCKE COUNTY (029), TN

MSA: NA

Middle Income

9207.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 40-50%

0104.02

Median Family Income 60-70%

0174.02

Median Family Income 80-90%

0105.01

Median Family Income 90-100%

0108.02

DEKALB COUNTY (041), TN

MSA: NA

Middle Income

9202.00

GIBSON COUNTY (053), TN

MSA: 27180

Middle Income

9674.00

HAMILTON COUNTY (065), TN

MSA: 16860

Low Income

0026.00

HAWKINS COUNTY (073), TN

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 28700
Middle Income
0509.00
KNOX COUNTY (093), TN
MSA: 28940
Upper Income
0044.04 0061.03
LOUDON COUNTY (105), TN
MSA: 28940
Middle Income
0603.01
RHEA COUNTY (143), TN
MSA: NA
Moderate Income
9754.01
RUTHERFORD COUNTY (149), TN
MSA: 34980
Upper Income
0412.01
SEVIER COUNTY (155), TN
MSA: NA
Middle Income
0805.00
SHELBY COUNTY (157), TN
MSA: 32820
Median Family Income 30-40%
0009.00
Median Family Income 40-50%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0015.00 0053.00 0056.00 0099.01 0103.00 0105.00 0220.22

Median Family Income 50-60%

0117.00 0222.10

Median Family Income 70-80%

0206.10

Median Family Income 80-90%

0224.10 0225.00

Median Family Income 90-100%

0211.12

SUMNER COUNTY (165), TN

MSA: 34980

Moderate Income

0201.02

TIPTON COUNTY (167), TN

MSA: 32820

Middle Income

0406.02

UNION COUNTY (173), TN

MSA: 28940

Moderate Income

0402.02

WASHINGTON COUNTY (179), TN

MSA: 27740

Moderate Income

0601.00 0605.01

Middle Income

0619.02

WEAKLEY COUNTY (183), TN

MSA: NA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

9683.00 9687.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Middle Income

0509.04

WILSON COUNTY (189), TN

MSA: 34980

Upper Income

0303.07

ATASCOSA COUNTY (013), TX

MSA: 41700

Middle Income

9602.02

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 40-50%

1607.01

Median Family Income 50-60%

1214.04 1313.00 1612.00

Median Family Income 60-70%

1107.00 1110.00 1616.00 1909.01

Median Family Income 70-80%

1818.09

Median Family Income 80-90%

1418.00

Median Family Income 90-100%

1210.00 1816.01 1817.04

Median Family Income >= 120%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

1215.04 1821.02

BRAZORIA COUNTY (039), TX

MSA: 26420

Moderate Income

6612.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 70-80%

0320.13

COMAL COUNTY (091), TX

MSA: 41700

Middle Income

3101.00 3104.03

Upper Income

3108.02

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 30-40%

0078.20 0106.02

Median Family Income 40-50%

0146.03

Median Family Income 50-60%

0165.20 0169.02 0178.06 0185.01 0201.00

Median Family Income 60-70%

0004.06 0178.05

Median Family Income 70-80%

0168.03

Median Family Income 90-100%

0137.16

2019 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000025022

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Santander Bank N.A.

Median Family Income 100-110%

0138.06 0141.32

Median Family Income 110-120%

0168.02

Median Family Income >= 120%

0078.10 0200.00

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 80-90%

0208.00

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 60-70%

0040.03 0103.46

Median Family Income 70-80%

0041.03

Median Family Income 80-90%

0040.04

Median Family Income >= 120%

0103.38

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 90-100%

6718.00

Median Family Income >= 120%

6731.01

FREESTONE COUNTY (161), TX

MSA: NA

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0003.00

GALVESTON COUNTY (167), TX

MSA: 26420

Moderate Income

7232.00

Upper Income

7207.00

GRAYSON COUNTY (181), TX

MSA: 43300

Upper Income

0018.02

GREGG COUNTY (183), TX

MSA: 30980

Low Income

0011.00

Middle Income

0009.00

GUADALUPE COUNTY (187), TX

MSA: 41700

Middle Income

2106.03

HARDIN COUNTY (199), TX

MSA: 13140

Middle Income

0307.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 30-40%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

PAGE: 170 OF 185

Respondent ID: 0000025022

Agency: OCC - 1

2401.00 3110.00 4328.01

Median Family Income 50-60%

2231.00 3202.00 4327.02 5503.02

Median Family Income 60-70%

2216.00 3210.00 3337.00 4543.02 5508.00

Median Family Income 70-80%

2324.01 4401.00 4543.01

Median Family Income 80-90%

2411.03 2501.00 4322.00

Median Family Income 90-100%

5560.00

Median Family Income 100-110%

5427.00

Median Family Income >= 120%

2519.01 4103.00 4115.02 4116.00 4318.02 5115.00 5409.01 5430.01 5548.02

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 90-100%

0205.03

HOWARD COUNTY (227), TX

MSA: NA

Upper Income

9509.00

HUNT COUNTY (231), TX

MSA: 19124

Middle Income

9604.00

JEFFERSON COUNTY (245), TX

MSA: 13140

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Moderate Income

0006.00 0011.00

Middle Income

0013.02

JOHNSON COUNTY (251), TX

MSA: 23104

Upper Income

1302.07

JONES COUNTY (253), TX

MSA: 10180

Middle Income

0205.00

KERR COUNTY (265), TX

MSA: NA

Middle Income

9601.00

LAMAR COUNTY (277), TX

MSA: NA

Upper Income

0009.00

MCCULLOCH COUNTY (307), TX

MSA: NA

Middle Income

9504.00

MCLENNAN COUNTY (309), TX

MSA: 47380

Upper Income

0020.00 0037.01

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

MIDLAND COUNTY (329), TX

MSA: 33260

Middle Income

0101.14

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 60-70%

6930.00

Median Family Income 70-80%

6925.00

MOORE COUNTY (341), TX

MSA: NA

Middle Income

9502.00

NUECES COUNTY (355), TX

MSA: 18580

Middle Income

0008.00

ORANGE COUNTY (361), TX

MSA: 13140

Middle Income

0219.00

POTTER COUNTY (375), TX

MSA: 11100

Low Income

0120.00

Moderate Income

0145.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

0134.00

REEVES COUNTY (389), TX

MSA: NA

Moderate Income

9501.00

SAN PATRICIO COUNTY (409), TX

MSA: 18580

Middle Income

0110.00

SHELBY COUNTY (419), TX

MSA: NA

Upper Income

9505.00

STARR COUNTY (427), TX

MSA: NA

Moderate Income

9505.00

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 60-70%

1110.05 1135.14

Median Family Income 80-90%

1132.13

Median Family Income 100-110%

1115.14

Median Family Income 110-120%

1065.10

Median Family Income >= 120%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

1136.22

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 40-50%

0018.63 0024.32

Median Family Income 80-90%

0024.21

Median Family Income >= 120%

0018.59

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.00

WEBB COUNTY (479), TX

MSA: 29700

Moderate Income

0017.10

Upper Income

0017.11

WILLIAMSON COUNTY (491), TX

MSA: 12420

Middle Income

0201.13 0202.04

Upper Income

0206.03

WISE COUNTY (497), TX

MSA: 23104

Upper Income

1501.02

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

PAGE: 175 OF 185

Respondent ID: 0000025022

Agency: OCC - 1

ZAVALA COUNTY (507), TX

MSA: NA

Moderate Income

9503.02

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 60-70%

1139.06

Median Family Income 70-80%

1145.00

Median Family Income 80-90%

1121.00

Median Family Income 110-120%

1128.04

SUMMIT COUNTY (043), UT

MSA: NA

Middle Income

9641.01 9641.02

Upper Income

9643.06

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 90-100%

0001.02

Median Family Income 110-120%

0022.01 0022.04 0101.12

WASATCH COUNTY (051), UT

MSA: NA

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

9602.00

WASHINGTON COUNTY (053), UT

MSA: 41100

Middle Income

2709.02

WEBER COUNTY (057), UT

MSA: 36260

Low Income

2011.00

BENNINGTON COUNTY (003), VT

MSA: NA

Middle Income

9704.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0009.00 0021.01 0030.00

Upper Income

0031.00

RUTLAND COUNTY (021), VT

MSA: NA

Middle Income

9624.00

WINDSOR COUNTY (027), VT

MSA: NA

Middle Income

9651.00

ALBEMARLE COUNTY (003), VA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 16820

Upper Income

0113.03

BRUNSWICK COUNTY (025), VA

MSA: NA

Middle Income

9301.00

CAROLINE COUNTY (033), VA

MSA: NA

Middle Income

0304.00

Upper Income

0305.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Moderate Income

1004.07

Middle Income

1009.10 1009.19

Upper Income

1009.31

CULPEPER COUNTY (047), VA

MSA: 47894

Moderate Income

9303.00

DINWIDDIE COUNTY (053), VA

MSA: 40060

Moderate Income

8405.00

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 80-90%

4210.01

Median Family Income 90-100%

4526.00

Median Family Income >= 120%

4202.03 4220.00 4513.00

FAUQUIER COUNTY (061), VA

MSA: 47894

Middle Income

9304.01

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0501.00

HENRICO COUNTY (087), VA

MSA: 40060

Low Income

2008.05

LOUDOUN COUNTY (107), VA

MSA: 47894

Upper Income

6119.00

Income Not Known

9801.00

LOUISA COUNTY (109), VA

MSA: NA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Upper Income

9502.02

PRINCE GEORGE COUNTY (149), VA

MSA: 40060

Middle Income

8501.00

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Moderate Income

9004.10

Middle Income

9001.00 9009.04

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Moderate Income

0203.04

Middle Income

0201.13

STAFFORD COUNTY (179), VA

MSA: 47894

Middle Income

0101.06 0101.08 0103.05

Upper Income

0102.04

YORK COUNTY (199), VA

MSA: 47260

Middle Income

0510.00

HOPEWELL CITY (670), VA

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

MSA: 40060

Moderate Income

8206.00

MANASSAS CITY (683), VA

MSA: 47894

Middle Income

9104.02

PORTSMOUTH CITY (740), VA

MSA: 47260

Middle Income

2127.01

RICHMOND CITY (760), VA

MSA: 40060

Low Income

0610.00

Moderate Income

0111.00 0706.02

ROANOKE CITY (770), VA

MSA: 40220

Middle Income

0006.01

SALEM CITY (775), VA

MSA: 40220

Middle Income

0101.00

SUFFOLK CITY (800), VA

MSA: 47260

Upper Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

0752.03

WAYNESBORO CITY (820), VA

MSA: 44420

Moderate Income

0033.00

BENTON COUNTY (005), WA

MSA: 28420

Moderate Income

0106.00 0114.01

CLARK COUNTY (011), WA

MSA: 38900

Low Income

0410.05

Middle Income

0407.12 0411.05

COWLITZ COUNTY (015), WA

MSA: 31020

Low Income

0021.00

JEFFERSON COUNTY (031), WA

MSA: NA

Middle Income

9505.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 80-90%

0109.00

Median Family Income 90-100%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

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Respondent ID: 0000025022

Agency: OCC - 1

0253.01

KITSAP COUNTY (035), WA

MSA: 14740

Moderate Income

0924.00

Middle Income

0904.00 0912.01 0928.01

KLICKITAT COUNTY (039), WA

MSA: NA

Middle Income

9501.00

PEND OREILLE COUNTY (051), WA

MSA: NA

Moderate Income

9703.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 40-50%

0717.03

Median Family Income 80-90%

0635.01

Median Family Income 100-110%

0734.07

Median Family Income >= 120%

0703.13 0728.00

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 40-50%

0514.00 0522.09

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 90-100%

0416.01

Median Family Income 110-120%

0521.08

SPOKANE COUNTY (063), WA

MSA: 44060

Middle Income

0112.01

THURSTON COUNTY (067), WA

MSA: 36500

Moderate Income

0112.00

Middle Income

0108.00

WHATCOM COUNTY (073), WA

MSA: 13380

Middle Income

0103.01

BERKELEY COUNTY (003), WV

MSA: 25180

Upper Income

9712.01

CABELL COUNTY (011), WV

MSA: 26580

Middle Income

0102.01

KANAWHA COUNTY (039), WV

MSA: 16620

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Middle Income

0106.00

MARION COUNTY (049), WV

MSA: NA

Upper Income

0210.00

COLUMBIA COUNTY (021), WI

MSA: 31540

Middle Income

9707.00

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 80-90%

0026.02

GRANT COUNTY (043), WI

MSA: NA

Middle Income

9609.00

IRON COUNTY (051), WI

MSA: NA

Moderate Income

1801.00

MARATHON COUNTY (073), WI

MSA: 48140

Middle Income

0014.00

MILWAUKEE COUNTY (079), WI

MSA: 33340

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Median Family Income 60-70%

0216.00

Median Family Income 80-90%

0212.00

ROCK COUNTY (105), WI

MSA: 27500

Middle Income

0024.00

SHEBOYGAN COUNTY (117), WI

MSA: 43100

Moderate Income

0008.00

VILAS COUNTY (125), WI

MSA: NA

Moderate Income

9505.00

WAUKESHA COUNTY (133), WI

MSA: 33340

Upper Income

2038.02

BIG HORN COUNTY (003), WY

MSA: NA

Middle Income

9626.00

2019 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000025022

Institution: Santander Bank N.A.

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	5,910	5,910	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9,075	9,075	0	0.00%
Total	14,988	14,988	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.