

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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	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	1	81	0	0	0	0	0	0	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	221	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	3	221	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	1	108	1	763	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	763	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)
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	2	144	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	144	0	0	0	0	0	0	0	0
LEE COUNTY (081), AL										
MSA 12220										
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
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	2	130	1	112	1	349	2	130	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	130	1	112	1	349	2	130	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	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
MARSHALL COUNTY (095), 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	1	67	0	0	0	0	0	0	0	0
Income Not Known	0	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
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	62	3	318	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	3	318	0	0	0	0	0	0

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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)
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	1	394	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	394	0	0	0	0
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	0	0	2	274	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	274	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	1,034	9	1,034	3	1,506	2	130	0	0
STATE TOTAL	14	1,034	9	1,034	3	1,506	2	130	0	0

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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)
COCONINO COUNTY (005), AZ										
MSA 22380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	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	60	0	0	0	0	0	0	0	0
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%	0	0	0	0	1	526	0	0	0	0
Median Family Income 50-60%	1	38	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	3	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	41	0	0	1	526	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	101	0	0	1	526	0	0	0	0
STATE TOTAL	3	101	0	0	1	526	0	0	0	0

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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)
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	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
MILLER COUNTY (091), AR										
MSA 45500										
Outside Assessment Area										
Low Income	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	386	0	0	0	0
Income Not Known	0	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	386	0	0	0	0
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	277	0	0	0	0
Middle Income	3	245	1	134	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	245	1	134	1	277	0	0	0	0

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State: ARKANSAS (05)

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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)
WASHINGTON COUNTY (143), AR										
MSA 22220										
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	1	498	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	498	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	22	1,448	7	976	4	1,973	5	1,178	0	0
STATE TOTAL	22	1,448	7	976	4	1,973	5	1,178	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	79	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%	1	78	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	61	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	84	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	1	160	0	0	0	0	0	0
Median Family Income >= 120%	1	8	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	310	2	273	0	0	0	0	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	2	156	1	134	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	134	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)
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	78	2	304	1	725	0	0	0	0
Median Family Income 50-60%	0	0	2	300	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	78	2	316	0	0	0	0	0	0
Median Family Income 80-90%	1	88	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	95	1	112	0	0	0	0	0	0
Median Family Income 100-110%	2	129	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	133	3	517	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	601	10	1,549	1	725	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	1	92	2	260	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	260	0	0	0	0	0	0

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State: CALIFORNIA (06)

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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)
HUMBOLDT COUNTY (023), CA										
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
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	1	63	0	0	0	0	0	0	0	0
Income Not Known	0	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
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	1	92	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	1	92	1	138	0	0	0	0	0	0

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State: CALIFORNIA (06)

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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)
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	34	2	377	0	0	0	0	0	0
Median Family Income 50-60%	1	89	2	226	0	0	0	0	0	0
Median Family Income 60-70%	5	349	7	899	0	0	1	117	0	0
Median Family Income 70-80%	1	88	4	428	0	0	0	0	0	0
Median Family Income 80-90%	6	493	1	122	1	322	0	0	0	0
Median Family Income 90-100%	6	452	2	273	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	126	2	1,008	1	126	0	0
Median Family Income 110-120%	1	91	1	105	0	0	0	0	0	0
Median Family Income >= 120%	20	1,437	10	1,201	4	1,746	2	178	0	0
Median Family Income Not Known	0	0	2	294	0	0	2	294	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	3,033	32	4,051	7	3,076	6	715	0	0
MADERA COUNTY (039), CA										
MSA 31460										
Outside Assessment Area										
Low Income	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	91	3	342	0	0	1	109	0	0
Income Not Known	0	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	91	3	342	0	0	1	109	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	94	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	1	94	1	107	0	0	0	0	0	0
MERCED COUNTY (047), CA										
MSA 32900										
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	2	133	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	190	0	0	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	1	70	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	0	0	0	0	0	0
Income Not Known	0	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	175	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
NAPA COUNTY (055), CA										
MSA 34900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	72	1	124	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	72	1	124	0	0	0	0	0	0
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%	1	77	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	313	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	43	1	121	2	528	1	121	0	0
Median Family Income 80-90%	1	91	2	246	0	0	0	0	0	0
Median Family Income 90-100%	2	153	1	104	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%	6	371	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	80	3	415	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	13	815	7	886	3	841	1	121	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
PLACER COUNTY (061), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	186	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	186	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	6	474	7	893	1	303	1	89	0	0
Median Family Income 60-70%	1	66	4	469	0	0	0	0	0	0
Median Family Income 70-80%	0	0	4	556	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	1	111	0	0	0	0	0	0
Median Family Income 100-110%	3	236	1	163	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	128	0	0	0	0	0	0
Median Family Income >= 120%	2	164	6	992	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	940	25	3,432	1	303	1	89	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	89	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	2	227	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	155	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	197	1	213	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	1	292	0	0	0	0
Median Family Income 110-120%	0	0	1	117	0	0	0	0	0	0
Median Family Income >= 120%	2	143	3	421	1	440	1	440	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	584	7	978	2	732	1	440	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	84	2	239	0	0	3	323	0	0
Median Family Income 30-40%	0	0	0	0	1	296	0	0	0	0
Median Family Income 40-50%	3	255	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	163	1	116	0	0	0	0	0	0
Median Family Income 60-70%	6	353	2	260	3	1,577	2	637	0	0
Median Family Income 70-80%	2	147	3	383	0	0	1	144	0	0
Median Family Income 80-90%	0	0	1	105	0	0	1	105	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	171	1	113	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	82	0	0	1	320	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	1,255	10	1,216	5	2,193	7	1,209	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	70	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	190	2	254	0	0	0	0	0	0
Median Family Income 50-60%	2	80	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	56	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	5	596	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	78	1	112	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	112	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	586	8	962	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	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	52	1	135	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	73	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	220	1	674	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	125	3	355	1	674	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	269	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	269	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	96	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	45	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	89	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	230	0	0	0	0	0	0	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	1	97	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	465	1	867	0	0	0	0
Middle Income	2	163	3	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	3	260	6	825	1	867	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	102	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	119	0	0	0	0	0	0
Median Family Income 100-110%	1	46	1	121	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	1	121	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	100	4	463	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	1	65	2	228	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	228	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	2	217	1	314	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	217	1	314	0	0	0	0
SISKIYOU COUNTY (093), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	1	132	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	132	0	0	0	0	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	0	0	0	0	0	0	0	0
Middle Income	0	0	1	111	0	0	0	0	0	0
Upper Income	3	122	3	375	0	0	0	0	0	0
Income Not Known	0	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	167	4	486	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
SONOMA COUNTY (097), CA										
MSA 42220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	318	0	0	0	0	0	0
Middle Income	1	26	0	0	1	442	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	318	1	442	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	2	269	0	0	0	0	0	0
Median Family Income 70-80%	1	63	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	63	2	269	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
SUTTER COUNTY (101), CA										
MSA 49700										
Outside Assessment Area										
Low Income	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	168	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	1	168	1	282	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	0	0	0	0	0	0	0	0
Middle Income	1	56	0	0	0	0	0	0	0	0
Upper Income	0	0	3	374	0	0	3	374	0	0
Income Not Known	0	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	3	374	0	0	3	374	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	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	1	102	0	0	0	0	0	0
Median Family Income 110-120%	0	0	13	1,523	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	14	1,625	0	0	0	0	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	2	136	1	163	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	2	136	2	268	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	171	11,972	161	20,948	28	11,794	20	3,057	0	0
STATE TOTAL	171	11,972	161	20,948	28	11,794	20	3,057	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0
Moderate Income	4	308	2	219	0	0	1	82	0	0
Middle Income	0	0	1	120	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	308	3	339	0	0	1	82	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%	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	57	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	315	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	0	0	1	315	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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	130	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	2	130	1	103	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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	114	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%	1	66	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	66	1	114	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	91	0	0	0	0	0	0	0	0
Income Not Known	0	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
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	72	1	121	0	0	0	0	0	0
Income Not Known	0	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	72	1	121	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	87	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	34	0	0	0	0	2	34	0	0
Median Family Income >= 120%	0	0	1	112	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	121	1	112	0	0	2	34	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	1	92	0	0	0	0	1	92	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	92	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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
GRAND COUNTY (049), 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	3	159	1	112	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	3	159	1	112	0	0	1	56	0	0
HUERFANO COUNTY (055), 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	1	457	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	457	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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%	2	130	1	111	1	256	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	130	1	111	1	256	0	0	0	0
LARIMER COUNTY (069), CO										
MSA 22660										
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	2	90	1	107	0	0	1	36	0	0
Income Not Known	0	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	147	1	107	0	0	1	36	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)
TOTAL OUTSIDE AA IN STATE	27	1,755	13	1,600	4	1,327	6	300	0	0
STATE TOTAL	27	1,755	13	1,600	4	1,327	6	300	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	0	0	1	200	0	0	0	0	0	0
Median Family Income 30-40%	1	57	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	226	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	36	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	51	2	307	1	306	0	0	0	0
Median Family Income 70-80%	1	69	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	1	232	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	5	3	343	0	0	0	0	0	0
Median Family Income >= 120%	7	417	3	423	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	15	861	10	1,505	2	849	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	21	0	0	0	0	0	0	0	0
Median Family Income 20-30%	16	570	3	483	1	252	1	112	0	0
Median Family Income 30-40%	32	1,478	7	975	2	592	3	214	0	0
Median Family Income 40-50%	12	238	2	255	0	0	2	137	0	0
Median Family Income 50-60%	18	777	8	1,349	2	1,445	2	75	0	0
Median Family Income 60-70%	18	641	5	889	2	523	0	0	0	0
Median Family Income 70-80%	20	547	7	1,187	4	1,235	1	15	0	0
Median Family Income 80-90%	49	2,115	11	1,613	9	4,246	2	65	0	0
Median Family Income 90-100%	25	1,031	6	807	3	1,732	2	113	0	0
Median Family Income 100-110%	27	976	2	265	1	806	0	0	0	0
Median Family Income 110-120%	52	1,956	11	1,574	4	1,891	5	230	0	0
Median Family Income >= 120%	125	4,627	23	3,699	12	5,011	7	274	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	395	14,977	85	13,096	40	17,733	25	1,235	0	0
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	184	1	130	0	0	0	0	0	0
Middle Income	7	336	0	0	1	288	1	23	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	12	540	1	130	1	288	1	23	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 0007										
Low Income	2	84	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	445	2	257	0	0	0	0	0	0
Upper Income	11	368	2	257	0	0	2	40	0	0
Income Not Known	0	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	897	4	514	0	0	2	40	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%	6	221	1	150	0	0	1	69	0	0
Median Family Income 30-40%	10	409	0	0	0	0	1	20	0	0
Median Family Income 40-50%	5	187	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	125	1	150	0	0	0	0	0	0
Median Family Income 70-80%	4	84	0	0	0	0	0	0	0	0
Median Family Income 80-90%	9	166	0	0	1	661	0	0	0	0
Median Family Income 90-100%	5	173	0	0	0	0	0	0	0	0
Median Family Income 100-110%	9	530	4	566	2	703	1	27	0	0
Median Family Income 110-120%	12	703	0	0	1	289	1	100	0	0
Median Family Income >= 120%	18	614	1	248	0	0	1	57	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	82	3,212	7	1,114	4	1,653	5	273	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	112	0	0	0	0	0	0
Middle Income	3	132	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	4	207	1	112	0	0	0	0	0	0
TOLLAND COUNTY (013), CT										
MSA 25540										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	24	0	0	0	0	0	0	0	0
Middle Income	3	118	2	300	0	0	0	0	0	0
Upper Income	10	504	3	489	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	646	5	789	0	0	0	0	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	7	365	3	471	0	0	1	211	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	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	373	3	471	0	0	1	211	0	0
TOTAL INSIDE AA IN STATE	514	19,732	101	15,513	44	19,386	32	1,548	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	39	1,981	15	2,218	3	1,137	2	234	0	0
STATE TOTAL	553	21,713	116	17,731	47	20,523	34	1,782	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	42	1	150	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	240	1	131	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	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	307	2	281	0	0	0	0	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0024										
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	125	1	150	0	0	0	0	0	0
Median Family Income 60-70%	6	106	0	0	1	600	0	0	0	0
Median Family Income 70-80%	1	61	1	150	0	0	0	0	0	0
Median Family Income 80-90%	3	168	0	0	0	0	2	96	0	0
Median Family Income 90-100%	2	49	1	150	0	0	0	0	0	0
Median Family Income 100-110%	4	219	0	0	1	378	0	0	0	0
Median Family Income 110-120%	3	139	0	0	1	625	1	93	0	0
Median Family Income >= 120%	9	340	0	0	2	1,300	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	32	1,207	3	450	5	2,903	3	189	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	3	125	1	102	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	125	1	102	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	32	1,207	3	450	5	2,903	3	189	0	0
TOTAL OUTSIDE AA IN STATE	8	432	3	383	0	0	0	0	0	0
STATE TOTAL	40	1,639	6	833	5	2,903	3	189	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	21	0	0	0	0	0	0	0	0
Upper Income	7	458	0	0	0	0	0	0	0	0
Income Not Known	0	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	479	0	0	0	0	0	0	0	0
COLUMBIA COUNTY (023), FL										
MSA NA										
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	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	1	80	1	165	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	1	95	0	0	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	0	0	0	0	1	95	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	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	100	0	0	1	616	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	37	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	137	0	0	1	616	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	120	1	303	0	0	0	0
Middle Income	0	0	0	0	1	310	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	613	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	31	0	0	0	0	1	31	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	2	598	2	598	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	159	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	170	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	360	0	0	2	598	3	629	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	1	79	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	79	0	0	1	335	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	0	0	1	118	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	33	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	71	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	104	1	118	0	0	0	0	0	0
MANATEE COUNTY (081), 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	1	75	1	102	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	102	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	514	1	169	1	370	0	0	0	0
Middle Income	0	0	0	0	2	655	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	514	1	169	3	1,025	0	0	0	0
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Inside AA 0011										
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	95	1	249	9	4,467	0	0	0	0
Median Family Income 50-60%	2	103	0	0	0	0	0	0	0	0
Median Family Income 60-70%	4	180	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	110	1	750	1	750	0	0
Median Family Income 90-100%	0	0	1	142	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	159	1	373	0	0	0	0
Median Family Income >= 120%	4	149	2	240	0	0	1	11	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	627	6	900	11	5,590	2	761	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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
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%	1	79	0	0	1	574	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	821	0	0	0	0
Median Family Income 90-100%	0	0	2	250	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	73	1	242	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	152	3	492	3	1,395	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	79	2	380	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	2	380	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%	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	213	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	72	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	151	0	0	1	454	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	230	0	0	1	230	0	0
Median Family Income 100-110%	1	53	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	5	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	494	1	230	1	454	1	230	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	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	84	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	104	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	84	1	104	0	0	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	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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%	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%	3	249	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	34	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	283	0	0	0	0	0	0	0	0
WALTON COUNTY (131), FL										
MSA 18880										
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	2	115	2	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	3	182	2	365	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	12	627	6	900	11	5,590	2	761	0	0
TOTAL OUTSIDE AA IN STATE	93	6,105	25	3,741	14	5,746	5	954	0	0
STATE TOTAL	105	6,732	31	4,641	25	11,336	7	1,715	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
CHATHAM COUNTY (051), 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	1	16	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	16	0	0	0	0	0	0	0	0
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	1	91	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	2	166	0	0	0	0	0	0	0	0
CLARKE COUNTY (059), GA										
MSA 12020										
Outside Assessment Area										
Low Income	1	38	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	248	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	2	248	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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	234	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0
DEKALB COUNTY (089), 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	1	194	1	255	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	0	0	1	194	1	255	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
DOUGHERTY COUNTY (095), GA										
MSA 10500										
Outside Assessment Area										
Low Income	5	212	2	344	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	5	212	2	344	0	0	0	0	0	0
DOUGLAS COUNTY (097), 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	1	811	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	811	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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	2	149	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	149	0	0	0	0	0	0	0	0
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%	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	95	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	449	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	1	449	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
HANCOCK COUNTY (141), 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	0	0	0	0	0	0	0	0
Income Not Known	0	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
HARALSON COUNTY (143), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	270	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	270	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	1	245	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	198	0	0	0	0	0	0	0	0
Income Not Known	0	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	198	1	245	0	0	0	0	0	0
NEWTON COUNTY (217), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	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	18	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	0	0	1	109	0	0	1	109	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	109	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
RICHMOND COUNTY (245), GA										
MSA 12260										
Outside Assessment Area										
Low Income	4	358	0	0	1	294	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	4	358	0	0	1	294	0	0	0	0
ROCKDALE COUNTY (247), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	178	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	2	178	1	102	0	0	0	0	0	0
SPALDING COUNTY (255), 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	1	213	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	213	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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
WALTON COUNTY (297), 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	1	115	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	1	115	0	0	1	115	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	40	2,409	22	3,003	8	2,971	3	240	0	0
STATE TOTAL	40	2,409	22	3,003	8	2,971	3	240	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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%	1	82	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	114	0	0	1	114	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	82	1	114	0	0	1	114	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	82	1	114	0	0	1	114	0	0
STATE TOTAL	1	82	1	114	0	0	1	114	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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	238	2	399	0	0	0	0	0	0
Income Not Known	0	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	238	2	399	0	0	0	0	0	0
BONNER COUNTY (017), 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	61	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	61	0	0	0	0	0	0	0	0
CANYON COUNTY (027), ID										
MSA 14260										
Outside Assessment Area										
Low Income	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	267	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	267	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
JEROME COUNTY (053), ID										
MSA 46300										
Outside Assessment Area										
Low Income	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
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	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	0	0	2	264	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	347	4	663	1	267	0	0	0	0
STATE TOTAL	6	347	4	663	1	267	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	1	142	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	1	142	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%	0	0	1	188	0	0	0	0	0	0
Median Family Income 50-60%	4	337	2	229	0	0	0	0	0	0
Median Family Income 60-70%	5	323	3	393	0	0	1	104	0	0
Median Family Income 70-80%	0	0	2	304	0	0	0	0	0	0
Median Family Income 80-90%	2	145	0	0	0	0	0	0	0	0
Median Family Income 90-100%	12	635	1	108	0	0	6	337	0	0
Median Family Income 100-110%	4	277	2	249	0	0	1	101	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	163	1	171	2	780	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	30	1,880	12	1,642	2	780	8	542	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
DOUGLAS COUNTY (041), 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	89	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	1	89	1	111	0	0	0	0	0	0
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	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	413	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%	3	218	1	108	1	500	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	1	108	2	913	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
GRUNDY COUNTY (063), IL										
MSA 16984										
Outside Assessment Area										
Low Income	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
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%	1	72	1	125	2	613	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	190	4	566	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	262	5	691	2	613	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	132	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	132	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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	1	126	0	0	0	0	0	0
Income Not Known	0	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
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	0	0	1	387	1	387	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	387	1	387	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	1	131	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	297	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	131	1	297	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	138	0	0	1	138	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	138	0	0
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%	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%	0	0	3	495	0	0	0	0	0	0
Median Family Income 100-110%	1	49	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	83	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	156	3	402	1	281	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	288	7	1,023	1	281	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	181	0	0	0	0	0	0	0	0
Income Not Known	0	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	181	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	51	3,256	35	4,696	12	4,183	12	1,279	0	0
STATE TOTAL	51	3,256	35	4,696	12	4,183	12	1,279	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	3	190	0	0	2	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	3	190	0	0	2	729	0	0	0	0
ELKHART COUNTY (039), IN										
MSA 21140										
Outside Assessment Area										
Low Income	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
FOUNTAIN COUNTY (045), 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	2	238	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	238	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
HOWARD COUNTY (067), IN										
MSA 29020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	0	0	1	135	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	135	0	0	1	135	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	351	1	351	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	351	1	351	0	0
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	2	263	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	2	263	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	0	0	0	0	1	310	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	310	0	0	0	0
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%	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	50	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	68	1	138	1	286	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	118	1	138	1	286	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MONROE COUNTY (105), IN										
MSA 14020										
Outside Assessment Area										
Low Income	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	571	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Outside Assessment Area										
Low Income	1	81	1	111	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	648	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	111	1	648	0	0	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	0	0	1	141	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	141	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
TIPPECANOE COUNTY (157), IN										
MSA 29200										
Outside Assessment Area										
Low Income	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	92	1	141	1	327	0	0	0	0
Income Not Known	0	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	141	1	327	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	18	1,243	12	1,563	10	4,178	2	486	0	0
STATE TOTAL	18	1,243	12	1,563	10	4,178	2	486	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)
TOTAL OUTSIDE AA IN STATE	1	62	0	0	2	1,303	0	0	0	0
STATE TOTAL	1	62	0	0	2	1,303	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	90	2	212	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	221	2	232	1	283	1	104	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	311	4	444	1	283	1	104	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Outside Assessment Area										
Low Income	1	32	0	0	1	568	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	32	0	0	1	568	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	578	5	584	2	851	1	104	0	0
STATE TOTAL	8	578	5	584	2	851	1	104	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
BOONE COUNTY (015), KY										
MSA 17140										
Outside Assessment Area										
Low Income	1	85	0	0	0	0	0	0	0	0
Moderate Income	1	32	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	117	0	0	0	0	0	0	0	0
BOURBON COUNTY (017), 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	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	1	97	0	0	0	0	0	0	0	0
DAVIESS COUNTY (059), KY										
MSA 36980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	442	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	442	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	121	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0
HART COUNTY (099), 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	117	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	117	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	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	118	0	0	0	0	0	0
Upper Income	4	129	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	5	229	2	248	0	0	0	0	0	0
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	2	113	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	113	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	16	1,025	6	815	1	442	1	86	0	0
STATE TOTAL	16	1,025	6	815	1	442	1	86	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
BOSSIER PARISH (015), LA										
MSA 43340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	182	1	150	0	0	1	97	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	182	1	150	0	0	1	97	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	2	355	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	159	0	0	1	159	0	0
Income Not Known	0	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	514	0	0	1	159	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	140	2	234	1	255	0	0	0	0
Upper Income	1	56	0	0	1	332	0	0	0	0
Income Not Known	0	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	196	2	234	2	587	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ORLEANS PARISH (071), LA										
MSA 35380										
Outside Assessment Area										
Low Income	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	0	0	0	0	0	0
Income Not Known	0	0	1	135	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	0	0	0	0
OUACHITA PARISH (073), LA										
MSA 33740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	480	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	480	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	3	176	1	109	0	0	3	249	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	145	0	0	0	0	0	0	0	0
Income Not Known	0	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	321	1	109	0	0	3	249	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
TANGIPAHOA PARISH (105), LA										
MSA 25220										
Outside Assessment Area										
Low Income	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	211	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	211	0	0	0	0	0	0
TERREBONNE PARISH (109), LA										
MSA 26380										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	11	796	9	1,353	3	1,067	5	505	0	0
STATE TOTAL	11	796	9	1,353	3	1,067	5	505	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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	0	0	1	181	0	0	0	0	0	0
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	1	121	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0
KNOX COUNTY (013), 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	93	0	0	0	0	0	0	0	0
Upper Income	0	0	1	156	0	0	0	0	0	0
Income Not Known	0	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	1	156	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	3	166	4	477	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	5	196	4	477	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	12	602	9	1,164	1	609	1	122	0	0
STATE TOTAL	12	602	9	1,164	1	609	1	122	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	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	87	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	104	0	0	0	0	0	0
Median Family Income >= 120%	1	96	2	246	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	183	3	350	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	5	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	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%	0	0	1	143	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%	3	265	0	0	1	513	1	70	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	370	1	143	1	513	1	70	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
TALBOT COUNTY (041), MD										
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
WASHINGTON COUNTY (043), MD										
MSA 25180										
Outside Assessment Area										
Low Income	1	98	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	143	0	0	0	0	1	83	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	5	353	0	0	0	0	1	83	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	861	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	861	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 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%	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%	0	0	1	152	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	152	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	34	1,981	18	2,645	4	2,187	3	343	0	0
STATE TOTAL	34	1,981	18	2,645	4	2,187	3	343	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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%	15	572	5	796	3	1,068	2	81	0	0
Median Family Income 20-30%	11	347	3	490	0	0	1	11	0	0
Median Family Income 30-40%	8	347	0	0	0	0	0	0	0	0
Median Family Income 40-50%	36	1,734	7	1,173	1	500	4	268	0	0
Median Family Income 50-60%	33	1,568	5	722	1	370	2	69	0	0
Median Family Income 60-70%	29	1,193	4	596	2	593	0	0	0	0
Median Family Income 70-80%	14	699	2	337	0	0	0	0	0	0
Median Family Income 80-90%	36	1,358	2	289	1	444	3	113	0	0
Median Family Income 90-100%	31	1,411	2	285	1	378	1	65	0	0
Median Family Income 100-110%	54	1,832	5	709	0	0	2	138	0	0
Median Family Income 110-120%	26	1,125	4	579	1	768	3	199	0	0
Median Family Income >= 120%	204	8,306	22	3,184	8	2,948	16	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	497	20,492	61	9,160	18	7,069	34	1,630	0	0
DUKES COUNTY (007), MA										
MSA NA										
Inside AA 0027										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	324	1	140	0	0	0	0	0	0
Middle Income	32	1,408	5	756	0	0	5	167	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,732	6	896	0	0	5	167	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ESSEX COUNTY (009), MA										
MSA 15764										
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%	13	649	1	218	2	1,040	0	0	0	0
Median Family Income 30-40%	84	3,490	12	1,950	3	1,469	5	127	0	0
Median Family Income 40-50%	61	2,119	6	971	5	2,226	9	374	0	0
Median Family Income 50-60%	18	746	5	893	0	0	0	0	0	0
Median Family Income 60-70%	44	1,596	5	690	0	0	2	60	0	0
Median Family Income 70-80%	51	2,023	11	1,853	6	2,865	7	318	0	0
Median Family Income 80-90%	57	2,199	11	1,694	5	2,619	6	371	0	0
Median Family Income 90-100%	91	3,924	12	1,825	2	741	8	402	0	0
Median Family Income 100-110%	74	2,855	10	1,728	3	1,122	3	153	0	0
Median Family Income 110-120%	45	1,483	6	974	1	474	3	149	0	0
Median Family Income >= 120%	160	6,375	16	2,435	10	3,610	8	316	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	698	27,459	95	15,231	37	16,166	51	2,270	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
Inside AA 0022										
Low Income	20	593	1	230	1	1,000	0	0	0	0
Moderate Income	12	380	4	490	1	265	2	76	0	0
Middle Income	8	195	2	266	1	290	0	0	0	0
Upper Income	18	604	0	0	2	780	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,772	7	986	5	2,335	3	99	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	4	185	0	0	0	0	0	0	0	0
Income Not Known	0	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	225	0	0	0	0	0	0	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	4	209	1	153	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%	24	863	3	520	1	750	0	0	0	0
Median Family Income 40-50%	68	2,319	11	1,854	6	3,635	1	67	0	0
Median Family Income 50-60%	31	1,086	6	827	1	500	1	98	0	0
Median Family Income 60-70%	62	2,504	10	1,601	5	2,940	1	66	0	0
Median Family Income 70-80%	102	3,909	15	2,509	6	3,309	5	147	0	0
Median Family Income 80-90%	94	4,371	25	4,063	15	8,385	4	1,170	0	0
Median Family Income 90-100%	96	3,897	11	1,601	10	4,636	4	142	0	0
Median Family Income 100-110%	164	6,850	25	3,844	17	8,952	8	284	0	0
Median Family Income 110-120%	179	7,487	26	3,873	12	6,576	5	325	0	0
Median Family Income >= 120%	397	15,786	70	10,646	17	7,153	20	1,686	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	1,221	49,281	203	31,491	90	46,836	49	3,985	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 0003										
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	1	371	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%	10	476	3	516	5	2,066	0	0	0	0
Median Family Income 70-80%	37	1,551	7	949	1	559	0	0	0	0
Median Family Income 80-90%	27	884	5	812	1	300	0	0	0	0
Median Family Income 90-100%	37	1,448	5	709	2	900	0	0	0	0
Median Family Income 100-110%	69	3,052	12	1,925	3	1,158	2	24	0	0
Median Family Income 110-120%	65	2,568	11	1,819	9	4,313	3	127	0	0
Median Family Income >= 120%	355	13,532	58	8,825	20	8,792	11	536	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	600	23,511	101	15,555	42	18,459	16	687	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	45	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	183	0	0	0	0	1	12	0	0
Median Family Income 50-60%	10	373	2	391	0	0	0	0	0	0
Median Family Income 60-70%	19	916	3	634	0	0	0	0	0	0
Median Family Income 70-80%	34	1,605	10	1,412	1	300	1	50	0	0
Median Family Income 80-90%	55	2,211	4	474	1	342	3	227	0	0
Median Family Income 90-100%	59	2,440	11	1,700	2	1,272	2	85	0	0
Median Family Income 100-110%	67	3,147	8	1,411	3	2,416	3	74	0	0
Median Family Income 110-120%	81	3,205	10	1,496	4	2,003	6	174	0	0
Median Family Income >= 120%	128	4,822	18	2,729	3	1,383	9	261	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	460	18,947	66	10,247	14	7,716	25	883	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	3	57	0	0	0	0	0	0	0	0
Median Family Income 20-30%	18	498	1	146	0	0	2	33	0	0
Median Family Income 30-40%	63	1,937	10	1,585	5	2,089	0	0	0	0
Median Family Income 40-50%	37	1,168	12	1,839	5	2,925	2	18	0	0
Median Family Income 50-60%	114	4,110	14	2,203	5	2,732	6	170	0	0
Median Family Income 60-70%	58	1,944	4	624	1	374	3	32	0	0
Median Family Income 70-80%	20	523	3	431	1	518	2	72	0	0
Median Family Income 80-90%	54	2,319	8	1,048	4	2,293	4	144	0	0
Median Family Income 90-100%	17	822	4	642	0	0	1	28	0	0
Median Family Income 100-110%	8	292	3	464	0	0	1	150	0	0
Median Family Income 110-120%	29	1,142	7	1,060	3	1,067	1	47	0	0
Median Family Income >= 120%	299	13,444	64	10,081	41	20,110	7	362	0	0
Median Family Income Not Known	12	552	2	383	7	3,808	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	732	28,808	132	20,506	72	35,916	29	1,056	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 0025										
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%	18	483	0	0	1	300	0	0	0	0
Median Family Income 40-50%	17	554	4	541	2	715	0	0	0	0
Median Family Income 50-60%	20	962	4	660	3	1,219	0	0	0	0
Median Family Income 60-70%	43	1,559	9	1,259	1	416	5	161	0	0
Median Family Income 70-80%	11	461	1	198	1	326	0	0	0	0
Median Family Income 80-90%	18	581	1	150	2	1,366	0	0	0	0
Median Family Income 90-100%	36	1,712	4	697	1	580	1	39	0	0
Median Family Income 100-110%	36	1,371	4	664	3	925	2	5	0	0
Median Family Income 110-120%	44	1,808	6	1,013	3	1,380	3	129	0	0
Median Family Income >= 120%	205	7,322	23	3,768	16	7,711	5	107	0	0
Median Family Income Not Known	15	567	3	384	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	463	17,380	59	9,334	33	14,938	16	441	0	0
TOTAL INSIDE AA IN STATE	4,935	196,044	747	116,131	315	151,069	240	11,876	0	0
TOTAL OUTSIDE AA IN STATE	2	34	0	0	0	0	0	0	0	0
STATE TOTAL	4,937	196,078	747	116,131	315	151,069	240	11,876	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	2	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	2	77	0	0	0	0	0	0	0	0
CALHOUN COUNTY (025), MI										
MSA 12980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	597	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	8	597	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	93	2	284	0	0	0	0	0	0
Income Not Known	0	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	93	2	284	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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%	12	733	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	192	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	733	1	192	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	63	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	150	0	0	0	0	0	0
Median Family Income 70-80%	0	0	4	709	0	0	0	0	0	0
Median Family Income 80-90%	1	41	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	104	5	859	0	0	0	0	0	0
MUSKEGON COUNTY (121), MI										
MSA 34740										
Outside Assessment Area										
Low Income	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	80	0	0	0	0	1	80	0	0
Income Not Known	0	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	1	80	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	289	0	0	0	0
Middle Income	1	69	1	235	1	276	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	69	1	235	2	565	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	8	544	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	8	544	1	104	0	0	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	0	0	0	0	0	0	0	0
Upper Income	2	102	2	223	0	0	0	0	0	0
Income Not Known	0	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	102	2	223	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	204	1	429	0	0	0	0
Median Family Income 40-50%	2	195	1	190	0	0	0	0	0	0
Median Family Income 50-60%	2	172	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	79	1	117	0	0	1	117	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	66	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%	3	194	2	254	1	500	2	254	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	706	5	765	2	929	3	371	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	66	4,397	20	3,080	4	1,494	4	451	0	0
STATE TOTAL	66	4,397	20	3,080	4	1,494	4	451	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	4	195	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	195	0	0	0	0	0	0	0	0
CROW WING COUNTY (035), 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	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
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	0	0	0	0	1	264	1	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	0	0	0	0	1	264	1	264	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
GOODHUE COUNTY (049), 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	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	750	0	0	0	0
HENNEPIN COUNTY (053), MN										
MSA 33460										
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%	3	219	2	242	0	0	1	103	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	219	2	242	0	0	1	103	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
RAMSEY COUNTY (123), MN										
MSA 33460										
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	66	1	132	1	261	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	210	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	66	2	342	1	261	0	0	0	0
ST. LOUIS COUNTY (137), MN										
MSA 20260										
Outside Assessment Area										
Low Income	0	0	1	175	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	175	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
SCOTT COUNTY (139), 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	0	0	3	1,149	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	3	1,149	0	0	0	0
TODD COUNTY (153), 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	0	0	1	346	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	346	0	0	0	0
WASHINGTON COUNTY (163), 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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	198	0	0	0	0	0	0
Income Not Known	0	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	198	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	567	7	1,207	7	2,770	2	367	0	0
STATE TOTAL	9	567	7	1,207	7	2,770	2	367	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
DESOTO COUNTY (033), MS										
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	1	235	0	0	1	235	0	0
Upper Income	1	75	1	135	0	0	0	0	0	0
Income Not Known	0	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	370	0	0	1	235	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	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
HANCOCK COUNTY (045), 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	0	0	0	0	1	252	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	252	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	1	118	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	213	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	331	0	0	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	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
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	1	329	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	0	0	1	42	0	0
Income Not Known	0	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	1	329	1	42	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MADISON COUNTY (089), 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	0	0	0	0	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	0	0	1	102	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	2	115	0	0	0	0	0	0	0	0
Income Not Known	0	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	115	0	0	0	0	0	0	0	0
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	1	92	2	334	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	334	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)
TOTAL OUTSIDE AA IN STATE	8	575	9	1,425	2	581	2	277	0	0
STATE TOTAL	8	575	9	1,425	2	581	2	277	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
CARROLL COUNTY (033), 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	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
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	2	270	1	258	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	270	1	258	0	0	0	0
CHRISTIAN COUNTY (043), 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	2	237	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	237	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	8	555	4	451	1	651	1	105	0	0
Upper Income	1	100	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	9	655	5	556	1	651	1	105	0	0
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	110	0	0	1	110	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	1	110	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	153	2	327	0	0	0	0	0	0
Income Not Known	0	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	2	327	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	0	0	0	0	1	533	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	533	0	0	0	0
PETTIS COUNTY (159), 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	1	99	0	0	0	0	0	0	0	0
Income Not Known	0	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
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	2	151	1	117	3	1,480	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	117	3	1,480	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 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	1	106	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%	3	218	0	0	0	0	2	167	0	0
Median Family Income 70-80%	2	136	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	209	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	1	307	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	143	2	260	1	838	1	152	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	706	3	366	2	1,145	3	319	0	0
ST. LOUIS CITY (510), 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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	45	3,277	20	2,540	8	4,067	8	765	0	0
STATE TOTAL	45	3,277	20	2,540	8	4,067	8	765	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
CASCADE COUNTY (013), MT										
MSA 24500										
Outside Assessment Area										
Low Income	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	343	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	343	0	0	0	0	0	0
FLATHEAD COUNTY (029), MT										
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	31	0	0	0	0	1	31	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	1	31	0	0
GALLATIN COUNTY (031), MT										
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	252	0	0	0	0
Income Not Known	0	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	252	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MISSOULA COUNTY (063), MT										
MSA 33540										
Outside Assessment Area										
Low Income	0	0	2	390	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	1	146	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	3	536	0	0	0	0	0	0
YELLOWSTONE COUNTY (111), MT										
MSA 13740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	217	0	0	0	0	0	0
Middle Income	0	0	1	127	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	344	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	101	8	1,223	1	252	1	31	0	0
STATE TOTAL	2	101	8	1,223	1	252	1	31	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	61	1	116	0	0	0	0	0	0
Median Family Income 60-70%	4	237	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	298	1	116	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	0	0	1	241	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	241	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	5	298	2	357	0	0	0	0	0	0
STATE TOTAL	5	298	2	357	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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%	1	59	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%	5	327	3	405	0	0	0	0	0	0
Median Family Income >= 120%	5	276	0	0	1	340	1	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	11	662	3	405	1	340	1	52	0	0
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	3	374	0	0	0	0	0	0
Upper Income	1	32	1	119	0	0	0	0	0	0
Income Not Known	0	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	32	4	493	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	123	0	0	0	0	0	0
Income Not Known	0	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
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	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	212	0	0	0	0	0	0
Upper Income	0	0	1	109	0	0	0	0	0	0
Income Not Known	0	0	3	326	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	647	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	12	694	13	1,668	1	340	1	52	0	0
STATE TOTAL	12	694	13	1,668	1	340	1	52	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
GRAFTON COUNTY (009), 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	2	30	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	30	0	0	0	0	0	0	0	0
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0010										
Low Income	15	824	2	251	1	519	1	14	0	0
Moderate Income	25	1,091	4	471	1	400	2	99	0	0
Middle Income	59	2,329	8	1,190	3	1,272	4	122	0	0
Upper Income	73	2,977	5	620	4	2,063	4	83	0	0
Income Not Known	2	68	0	0	0	0	1	40	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	174	7,289	19	2,532	9	4,254	12	358	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Inside AA 0028										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	178	1	244	1	487	0	0	0	0
Middle Income	8	347	2	385	0	0	0	0	0	0
Upper Income	10	330	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	21	855	5	929	1	487	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	661	3	471	0	0	2	18	0	0
Middle Income	120	5,417	18	2,858	11	4,984	7	398	0	0
Upper Income	43	1,780	0	0	3	2,984	5	2,113	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	183	7,858	21	3,329	14	7,968	14	2,529	0	0
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	1	51	0	0	0	0	0	0	0	0
Moderate Income	1	16	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	67	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	378	16,002	45	6,790	24	12,709	26	2,887	0	0
TOTAL OUTSIDE AA IN STATE	8	299	2	399	1	622	0	0	0	0
STATE TOTAL	386	16,301	47	7,189	25	13,331	26	2,887	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	16	0	0	0	0	0	0	0	0
Moderate Income	2	154	0	0	1	261	0	0	0	0
Middle Income	0	0	1	164	0	0	0	0	0	0
Upper Income	2	150	3	553	0	0	0	0	0	0
Income Not Known	0	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	320	4	717	1	261	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%	0	0	1	201	0	0	0	0	0	0
Median Family Income 60-70%	5	172	2	330	0	0	1	115	0	0
Median Family Income 70-80%	3	80	2	280	1	259	0	0	0	0
Median Family Income 80-90%	3	213	4	582	0	0	1	13	0	0
Median Family Income 90-100%	12	686	3	404	1	358	0	0	0	0
Median Family Income 100-110%	5	136	7	1,334	5	2,334	1	58	0	0
Median Family Income 110-120%	39	1,809	6	1,005	3	1,470	3	197	0	0
Median Family Income >= 120%	66	2,534	27	4,225	21	10,653	5	333	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	133	5,630	52	8,361	31	15,074	11	716	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	335	1	150	2	845	3	41	0	0
Middle Income	43	1,716	25	4,302	24	13,792	4	346	0	0
Upper Income	39	1,544	13	1,934	13	7,440	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	99	3,595	39	6,386	39	22,077	9	471	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
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%	2	21	1	228	0	0	0	0	0	0
Median Family Income 30-40%	1	4	0	0	2	1,295	0	0	0	0
Median Family Income 40-50%	4	118	1	148	0	0	0	0	0	0
Median Family Income 50-60%	2	113	1	178	0	0	0	0	0	0
Median Family Income 60-70%	4	272	1	200	1	300	0	0	0	0
Median Family Income 70-80%	10	309	2	300	0	0	0	0	0	0
Median Family Income 80-90%	23	1,410	9	1,507	5	2,195	2	112	0	0
Median Family Income 90-100%	12	369	2	280	1	400	0	0	0	0
Median Family Income 100-110%	16	413	3	506	1	435	2	75	0	0
Median Family Income 110-120%	8	498	2	241	2	1,276	0	0	0	0
Median Family Income >= 120%	24	987	13	1,976	5	2,860	2	90	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	106	4,514	35	5,564	17	8,761	6	277	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)
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	4	104	1	125	1	500	0	0	0	0
Upper Income	3	243	0	0	0	0	0	0	0	0
Income Not Known	0	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	347	1	125	1	500	0	0	0	0
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	1	23	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	0	0	3	1,373	0	0	0	0
Upper Income	2	197	0	0	0	0	0	0	0	0
Income Not Known	0	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	300	0	0	3	1,373	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	118	2	423	2	722	0	0	0	0
Median Family Income 30-40%	24	819	5	694	3	1,700	1	50	0	0
Median Family Income 40-50%	105	3,930	33	4,978	13	5,873	4	120	0	0
Median Family Income 50-60%	43	1,759	9	1,441	4	2,005	1	175	0	0
Median Family Income 60-70%	14	462	10	1,546	3	1,400	1	182	0	0
Median Family Income 70-80%	17	584	7	1,353	3	1,360	2	45	0	0
Median Family Income 80-90%	17	860	4	805	5	2,392	0	0	0	0
Median Family Income 90-100%	17	944	2	240	0	0	2	150	0	0
Median Family Income 100-110%	2	9	0	0	0	0	0	0	0	0
Median Family Income 110-120%	20	657	4	764	1	323	0	0	0	0
Median Family Income >= 120%	150	6,009	19	3,038	12	6,126	8	271	0	0
Median Family Income Not Known	0	0	0	0	2	919	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	411	16,151	95	15,282	48	22,820	19	993	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	79	3,280	2	286	2	721	0	0	0	0
Upper Income	4	139	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	83	3,419	3	436	2	721	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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%	1	4	0	0	0	0	0	0	0	0
Median Family Income 40-50%	6	349	0	0	0	0	0	0	0	0
Median Family Income 50-60%	9	355	3	511	1	350	2	64	0	0
Median Family Income 60-70%	12	493	3	372	0	0	1	14	0	0
Median Family Income 70-80%	15	471	5	683	0	0	0	0	0	0
Median Family Income 80-90%	21	661	1	102	1	300	3	153	0	0
Median Family Income 90-100%	22	1,111	8	1,233	1	750	1	3	0	0
Median Family Income 100-110%	17	830	2	300	8	4,623	1	50	0	0
Median Family Income 110-120%	11	422	1	109	2	649	1	13	0	0
Median Family Income >= 120%	61	2,172	10	1,616	7	3,494	1	0	0	0
Median Family Income Not Known	4	171	2	276	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	179	7,039	35	5,202	20	10,166	10	297	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	336	3	440	3	1,224	0	0	0	0
Income Not Known	0	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	336	3	440	3	1,224	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0023										
Low Income	17	565	2	441	3	1,386	2	61	0	0
Moderate Income	42	1,561	6	950	3	1,190	0	0	0	0
Middle Income	76	2,783	14	2,064	9	4,831	8	329	0	0
Upper Income	106	3,394	13	2,115	5	3,006	4	256	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	241	8,303	35	5,570	20	10,413	14	646	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%	3	175	0	0	0	0	0	0	0	0
Median Family Income 30-40%	21	706	3	409	2	972	1	472	0	0
Median Family Income 40-50%	3	101	1	136	0	0	0	0	0	0
Median Family Income 50-60%	10	304	2	314	4	1,991	3	1,087	0	0
Median Family Income 60-70%	31	1,139	3	431	0	0	3	290	0	0
Median Family Income 70-80%	27	1,189	6	886	1	265	0	0	0	0
Median Family Income 80-90%	60	2,381	24	3,902	12	5,630	5	571	0	0
Median Family Income 90-100%	70	3,068	18	2,801	11	5,633	7	421	0	0
Median Family Income 100-110%	55	2,223	14	2,020	10	5,210	2	73	0	0
Median Family Income 110-120%	92	4,149	13	2,343	18	8,608	6	696	0	0
Median Family Income >= 120%	96	4,225	21	3,168	25	12,262	2	424	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	468	19,660	105	16,410	83	40,571	29	4,034	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	2	33	1	204	0	0	1	27	0	0
Median Family Income 30-40%	2	27	0	0	0	0	0	0	0	0
Median Family Income 40-50%	38	1,556	3	450	2	1,057	0	0	0	0
Median Family Income 50-60%	19	854	2	252	0	0	0	0	0	0
Median Family Income 60-70%	23	807	1	150	0	0	1	29	0	0
Median Family Income 70-80%	27	1,131	1	150	3	1,325	1	16	0	0
Median Family Income 80-90%	38	1,440	4	533	1	450	2	59	0	0
Median Family Income 90-100%	52	1,922	7	1,029	1	650	2	66	0	0
Median Family Income 100-110%	90	3,353	7	1,061	1	750	4	163	0	0
Median Family Income 110-120%	113	4,256	26	4,046	5	1,922	7	711	0	0
Median Family Income >= 120%	371	14,408	61	9,399	17	8,301	21	873	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	775	29,787	113	17,274	30	14,455	39	1,944	0	0
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0014										
Low Income	3	77	0	0	0	0	0	0	0	0
Moderate Income	27	1,077	4	630	6	2,402	0	0	0	0
Middle Income	50	1,632	14	2,294	5	2,069	4	184	0	0
Upper Income	195	7,504	47	7,319	13	6,107	14	473	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	275	10,290	65	10,243	24	10,578	18	657	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	18	807	3	430	2	975	2	34	0	0
Median Family Income 30-40%	4	118	2	321	0	0	0	0	0	0
Median Family Income 40-50%	51	2,233	11	1,550	4	1,999	3	211	0	0
Median Family Income 50-60%	73	3,060	22	3,491	16	6,623	2	109	0	0
Median Family Income 60-70%	34	1,177	2	271	0	0	1	70	0	0
Median Family Income 70-80%	66	2,405	12	1,862	1	750	0	0	0	0
Median Family Income 80-90%	65	1,851	9	1,463	6	2,662	1	25	0	0
Median Family Income 90-100%	76	3,057	17	2,443	5	2,100	0	0	0	0
Median Family Income 100-110%	37	1,691	5	772	3	962	2	77	0	0
Median Family Income 110-120%	28	838	5	680	0	0	2	76	0	0
Median Family Income >= 120%	42	1,699	7	1,032	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	494	18,936	95	14,315	37	16,071	13	602	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	4	80	1	164	1	300	0	0	0	0
Median Family Income 40-50%	3	116	4	700	2	813	1	230	0	0
Median Family Income 50-60%	2	12	0	0	0	0	1	7	0	0
Median Family Income 60-70%	2	132	2	247	0	0	1	52	0	0
Median Family Income 70-80%	3	214	2	291	3	1,079	0	0	0	0
Median Family Income 80-90%	1	96	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	31	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	127	1	104	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%	28	1,310	14	2,081	2	553	4	319	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	48	2,193	24	3,587	9	3,055	7	608	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	29	0	0	0	0	1	29	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	103	2	325	1	281	0	0	0	0
Middle Income	15	608	5	828	10	4,646	1	378	0	0
Upper Income	44	1,740	6	976	10	5,912	3	102	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	2,451	13	2,129	21	10,839	4	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	2	102	0	0	0	0	0	0	0	0
Middle Income	32	916	5	726	2	687	2	60	0	0
Upper Income	14	317	1	184	1	586	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	1,335	6	910	3	1,273	2	60	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	17	0	0	0	0	0	0	0	0
Median Family Income 30-40%	23	860	3	415	0	0	1	72	0	0
Median Family Income 40-50%	65	2,905	16	2,794	14	6,858	3	215	0	0
Median Family Income 50-60%	34	1,329	5	822	6	3,158	2	172	0	0
Median Family Income 60-70%	46	1,522	6	1,037	2	1,050	4	111	0	0
Median Family Income 70-80%	24	1,019	5	789	1	300	0	0	0	0
Median Family Income 80-90%	16	767	5	662	3	2,045	1	9	0	0
Median Family Income 90-100%	32	1,260	6	976	0	0	0	0	0	0
Median Family Income 100-110%	44	1,549	9	1,349	2	750	3	182	0	0
Median Family Income 110-120%	56	1,923	10	1,443	4	2,513	3	63	0	0
Median Family Income >= 120%	83	3,551	17	2,774	6	2,668	2	96	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	424	16,702	82	13,061	38	19,342	19	920	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	2	121	0	0	0	0	0	0	0	0
Middle Income	2	35	0	0	0	0	0	0	0	0
Upper Income	6	328	4	626	1	275	0	0	0	0
Income Not Known	0	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	484	4	626	1	275	0	0	0	0
TOTAL INSIDE AA IN STATE	3,862	150,825	804	125,796	426	207,715	200	12,705	0	0
TOTAL OUTSIDE AA IN STATE	18	996	5	842	5	2,134	1	29	0	0
STATE TOTAL	3,880	151,821	809	126,638	431	209,849	201	12,734	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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	85	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	160	1	108	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	245	1	108	0	0	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	1	66	2	438	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	438	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	300	1	300	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	300	1	300	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	90	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	1	90	1	101	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	5	401	4	647	1	300	1	300	0	0
STATE TOTAL	5	401	4	647	1	300	1	300	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	50	0	0	0	0	1	50	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	2	143	0	0	0	0	1	50	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%	5	160	0	0	1	712	0	0	0	0
Median Family Income 30-40%	11	517	2	283	0	0	1	72	0	0
Median Family Income 40-50%	10	571	6	965	3	1,662	1	163	0	0
Median Family Income 50-60%	13	535	2	356	4	2,096	4	153	0	0
Median Family Income 60-70%	7	150	6	975	0	0	1	8	0	0
Median Family Income 70-80%	5	111	1	120	1	500	0	0	0	0
Median Family Income 80-90%	1	28	0	0	0	0	1	28	0	0
Median Family Income 90-100%	2	89	0	0	1	640	0	0	0	0
Median Family Income 100-110%	1	25	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	172	1	119	1	581	1	581	0	0
Median Family Income >= 120%	3	163	3	588	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	61	2,521	21	3,406	11	6,191	9	1,005	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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
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	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
CLINTON COUNTY (019), 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	104	1	158	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	104	1	158	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	1	72	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	2	172	0	0	0	0	0	0	0	0
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	3	152	1	121	0	0	0	0	0	0
Upper Income	0	0	2	344	0	0	0	0	0	0
Income Not Known	0	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	152	3	465	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	2	268	0	0	0	0	0	0
Upper Income	1	41	1	247	0	0	1	41	0	0
Income Not Known	0	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	3	515	0	0	1	41	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	2	140	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	79	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	111	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	219	1	111	0	0	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
GENESEE COUNTY (037), 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	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
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	2	160	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	160	0	0	0	0	0	0	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	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	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	1	99	0	0	0	0	1	99	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	0	0	1	108	1	675	0	0	0	0
Median Family Income 30-40%	7	298	2	300	2	664	0	0	0	0
Median Family Income 40-50%	44	1,774	37	6,072	13	6,855	2	117	0	0
Median Family Income 50-60%	67	3,587	16	2,648	10	4,987	3	240	0	0
Median Family Income 60-70%	63	2,885	18	2,724	10	4,046	2	110	0	0
Median Family Income 70-80%	73	2,568	26	3,904	6	3,193	1	57	0	0
Median Family Income 80-90%	54	2,279	17	2,534	5	2,250	0	0	0	0
Median Family Income 90-100%	34	1,197	18	2,914	7	3,827	1	33	0	0
Median Family Income 100-110%	45	1,813	5	710	3	1,190	3	144	0	0
Median Family Income 110-120%	35	1,694	16	2,382	4	1,991	1	114	0	0
Median Family Income >= 120%	170	7,045	33	4,797	10	4,445	12	874	0	0
Median Family Income Not Known	13	640	6	979	10	4,807	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	605	25,780	195	30,072	81	38,930	25	1,689	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	0	0	1	106	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	2	79	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	90	0	0	0	0	0	0	0	0
Median Family Income 50-60%	7	482	2	305	0	0	0	0	0	0
Median Family Income 60-70%	1	50	1	150	0	0	0	0	0	0
Median Family Income 70-80%	7	312	1	130	0	0	1	21	0	0
Median Family Income 80-90%	18	1,044	9	1,274	0	0	1	50	0	0
Median Family Income 90-100%	14	796	9	1,244	0	0	2	148	0	0
Median Family Income 100-110%	30	1,694	6	875	3	1,566	0	0	0	0
Median Family Income 110-120%	14	668	6	912	4	2,444	0	0	0	0
Median Family Income >= 120%	39	1,682	14	1,935	7	3,026	1	15	0	0
Median Family 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	133	6,897	49	6,975	14	7,036	5	234	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	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	28	0	0	0	0	0	0	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	1	80	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	1	359	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	250	1	359	0	0	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	2	129	7	990	1	601	1	61	0	0
Moderate Income	3	198	1	101	0	0	1	38	0	0
Middle Income	7	308	2	258	0	0	1	108	0	0
Upper Income	5	273	4	720	3	1,700	0	0	0	0
Income Not Known	0	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	908	14	2,069	4	2,301	3	207	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ORLEANS COUNTY (073), 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	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
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	3	257	1	131	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	3	257	1	131	1	500	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	14	452	3	450	0	0	0	0	0	0
Median Family Income 50-60%	23	1,085	2	300	1	500	1	69	0	0
Median Family Income 60-70%	39	1,704	7	1,045	4	1,740	2	110	0	0
Median Family Income 70-80%	24	1,056	11	1,600	1	299	5	151	0	0
Median Family Income 80-90%	43	1,765	9	1,266	7	3,394	4	267	0	0
Median Family Income 90-100%	52	2,499	12	1,707	5	2,575	5	319	0	0
Median Family Income 100-110%	30	1,109	9	1,384	2	829	2	125	0	0
Median Family Income 110-120%	25	1,000	11	1,914	1	1,000	1	10	0	0
Median Family Income >= 120%	112	4,993	40	6,175	12	5,524	10	1,171	0	0
Median Family Income Not Known	3	178	3	410	3	1,630	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	365	15,841	107	16,251	36	17,491	30	2,222	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Inside AA 0017										
Low Income	5	244	3	515	1	325	0	0	0	0
Moderate Income	32	1,245	7	1,043	2	897	1	75	0	0
Middle Income	112	3,947	16	2,405	8	5,199	4	135	0	0
Upper Income	390	13,882	45	6,309	11	5,960	11	469	0	0
Income Not Known	0	0	1	125	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	539	19,318	72	10,397	22	12,381	16	679	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	2	179	2	293	0	0	1	79	0	0
Moderate Income	3	173	4	580	3	1,144	0	0	0	0
Middle Income	1	100	3	405	2	601	0	0	0	0
Upper Income	9	285	7	947	3	1,592	2	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	737	16	2,225	8	3,337	3	125	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	32	0	0	0	0	0	0	0	0
Upper Income	1	52	0	0	0	0	0	0	0	0
Income Not Known	0	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
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	133	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	133	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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
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%	1	5	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	199	0	0	1	443	2	199	0	0
Median Family Income 60-70%	5	267	2	290	1	320	2	200	0	0
Median Family Income 70-80%	22	1,367	5	751	2	714	3	375	0	0
Median Family Income 80-90%	15	767	7	952	1	560	3	191	0	0
Median Family Income 90-100%	11	768	6	1,109	0	0	1	90	0	0
Median Family Income 100-110%	6	222	1	150	1	600	0	0	0	0
Median Family Income 110-120%	10	632	6	1,019	2	1,900	0	0	0	0
Median Family Income >= 120%	19	844	0	0	1	320	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	91	5,071	27	4,271	9	4,857	11	1,055	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	0	0	0	0	0	0	0	0
Middle Income	1	14	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	14	0	0	0	0	0	0	0	0
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	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	1	72	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	1	96	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	1	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	194	0	0	0	0	1	98	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	30	0	0	1	665	0	0	0	0
Median Family Income 60-70%	4	320	5	984	1	1,000	0	0	0	0
Median Family Income 70-80%	2	125	0	0	2	830	0	0	0	0
Median Family Income 80-90%	0	0	1	126	3	1,862	1	126	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	154	1	156	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	332	0	0	0	0
Median Family Income >= 120%	9	609	3	453	6	3,517	2	105	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	20	1,238	10	1,719	14	8,206	3	231	0	0
TOTAL INSIDE AA IN STATE	2,236	95,463	580	88,383	237	119,172	120	7,785	0	0
TOTAL OUTSIDE AA IN STATE	73	4,401	45	6,519	14	6,497	10	620	0	0
STATE TOTAL	2,309	99,864	625	94,902	251	125,669	130	8,405	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
CUMBERLAND COUNTY (051), NC										
MSA 22180										
Outside Assessment Area										
Low Income	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	53	0	0	0	0	0	0	0	0
Income Not Known	0	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	53	0	0	0	0	0	0	0	0
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	250	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	3	250	0	0	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	2	150	0	0	0	0	1	50	0	0
Middle Income	1	61	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	211	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	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	38	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	0	0	0	0	0	0	0	0
HAYWOOD COUNTY (087), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	91	0	0	0	0	1	91	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	2	161	0	0	0	0	1	91	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
HENDERSON COUNTY (089), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	93	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	93	0	0	0	0	0	0	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	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
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	1	173	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	173	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	134	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	134	0	0	0	0	0	0
PITT COUNTY (147), NC										
MSA 24780										
Outside Assessment Area										
Low Income	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
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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	2	139	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	2	139	1	108	0	0	0	0	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	316	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	316	0	0	0	0	0	0
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	0	0	1	230	0	0	0	0	0	0
Income Not Known	0	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	230	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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%	2	45	1	125	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	174	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	318	2	288	0	0	6	606	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%	2	162	0	0	0	0	2	162	0	0
Median Family Income 110-120%	1	94	0	0	0	0	1	94	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	884	3	413	0	0	9	862	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	37	2,695	16	2,377	0	0	12	1,099	0	0
STATE TOTAL	37	2,695	16	2,377	0	0	12	1,099	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
BROWN COUNTY (015), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	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	150	0	0	0	0	0	0	0	0
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	1	52	1	157	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	52	1	157	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	107	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	107	0	0	0	0	0	0
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	3	176	0	0	0	0	3	176	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	3	176	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
LICKING COUNTY (089), OH										
MSA 18140										
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	8	622	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	9	695	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	61	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	61	0	0	0	0	0	0	0	0
LUCAS COUNTY (095), OH										
MSA 45780										
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	1	118	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	118	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	4	237	4	645	0	0	2	244	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	237	4	645	0	0	2	244	0	0
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	102	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	2	334	0	0	0	0	0	0
Median Family Income 110-120%	1	33	1	107	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	135	3	441	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
PERRY COUNTY (127), 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	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
RICHLAND COUNTY (139), OH										
MSA 31900										
Outside Assessment Area										
Low Income	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	256	0	0	0	0
Income Not Known	0	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	256	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	2	156	0	0	0	0	2	156	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	156	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	1	101	0	0	0	0	0	0
Moderate Income	1	73	1	106	0	0	0	0	0	0
Middle Income	2	181	0	0	0	0	2	181	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	207	0	0	2	181	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	6	465	1	118	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	465	1	118	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	114	1	119	0	0	0	0	0	0
Income Not Known	0	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	1	119	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	56	3,830	21	2,867	3	835	10	858	0	0
STATE TOTAL	56	3,830	21	2,867	3	835	10	858	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	2	211	1	294	1	105	0	0
Income Not Known	0	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	211	1	294	1	105	0	0
CLEVELAND COUNTY (027), OK										
MSA 36420										
Outside Assessment Area										
Low Income	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	295	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	295	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	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	0	0	1	112	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	2	180	3	368	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	180	3	368	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	327	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	1	567	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	327	0	0	1	567	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	48	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	1	48	1	177	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	555	7	868	3	1,156	1	105	0	0
STATE TOTAL	7	555	7	868	3	1,156	1	105	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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	0	0	1	131	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	1	83	2	245	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	245	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	69	1	125	0	0	0	0	0	0
Middle Income	1	41	1	148	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	110	2	273	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MARION COUNTY (047), OR										
MSA 41420										
Outside Assessment Area										
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	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	100	0	0	0	0	0	0	0	0
MORROW COUNTY (049), 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	0	0	1	115	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	84	1	116	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	1	116	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	12	873	15	1,897	2	673	0	0	0	0
STATE TOTAL	12	873	15	1,897	2	673	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	4	123	1	200	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	123	1	200	0	0	1	40	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	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%	4	295	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	63	3	559	2	817	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	86	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	7	444	3	559	2	817	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
BEAVER COUNTY (007), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	243	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	243	0	0	0	0	0	0
BERKS COUNTY (011), PA										
MSA 39740										
Inside AA 0020										
Low Income	17	617	4	534	1	718	2	74	0	0
Moderate Income	12	392	3	550	1	255	0	0	0	0
Middle Income	130	3,936	21	3,442	7	3,945	8	355	0	0
Upper Income	67	1,870	9	1,442	2	577	12	659	0	0
Income Not Known	0	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	6,815	37	5,968	11	5,495	22	1,088	0	0
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	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	341	1	171	1	275	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	341	1	171	1	275	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	12	531	4	640	1	308	0	0	0	0
Median Family Income 50-60%	9	364	5	728	3	2,000	0	0	0	0
Median Family Income 60-70%	21	814	6	1,058	6	3,487	1	51	0	0
Median Family Income 70-80%	26	788	3	441	2	920	1	73	0	0
Median Family Income 80-90%	36	1,347	11	1,901	2	746	2	105	0	0
Median Family Income 90-100%	28	1,344	9	1,265	5	2,365	5	227	0	0
Median Family Income 100-110%	26	796	1	112	2	870	1	10	0	0
Median Family Income 110-120%	39	1,554	7	1,191	3	1,019	4	104	0	0
Median Family Income >= 120%	113	3,662	18	2,688	6	2,552	5	180	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	310	11,200	64	10,024	30	14,267	19	750	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	66	1	248	1	375	3	689	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	248	1	375	3	689	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
COLUMBIA COUNTY (037), PA										
MSA 14100										
Outside Assessment Area										
Low Income	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	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	19	0	0	0	0	0	0	0	0
CRAWFORD COUNTY (039), 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	163	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	163	0	0	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Inside AA 0006										
Low Income	2	114	0	0	0	0	0	0	0	0
Moderate Income	7	333	0	0	1	476	0	0	0	0
Middle Income	24	1,052	2	310	3	939	0	0	0	0
Upper Income	9	299	3	610	0	0	4	505	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,798	5	920	4	1,415	4	505	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 0006										
Low Income	3	156	0	0	0	0	0	0	0	0
Moderate Income	8	578	0	0	0	0	0	0	0	0
Middle Income	16	720	1	150	1	842	0	0	0	0
Upper Income	14	303	0	0	1	943	1	22	0	0
Income Not Known	0	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	1,757	1	150	2	1,785	1	22	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	11	442	3	537	1	700	0	0	0	0
Median Family Income 60-70%	6	158	2	300	0	0	0	0	0	0
Median Family Income 70-80%	19	637	3	550	0	0	0	0	0	0
Median Family Income 80-90%	3	100	1	242	2	697	0	0	0	0
Median Family Income 90-100%	4	134	4	720	1	415	2	119	0	0
Median Family Income 100-110%	10	429	0	0	3	885	0	0	0	0
Median Family Income 110-120%	9	244	4	623	1	261	0	0	0	0
Median Family Income >= 120%	362	14,072	50	8,124	24	10,493	21	1,539	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	424	16,216	67	11,096	32	13,451	23	1,658	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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 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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	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%	2	65	1	195	1	1,000	1	25	0	0
Median Family Income 70-80%	3	160	1	150	0	0	0	0	0	0
Median Family Income 80-90%	8	473	2	257	3	881	0	0	0	0
Median Family Income 90-100%	17	866	0	0	0	0	2	140	0	0
Median Family Income 100-110%	18	523	3	459	2	590	2	71	0	0
Median Family Income 110-120%	11	291	2	226	0	0	0	0	0	0
Median Family Income >= 120%	11	490	0	0	1	650	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	75	2,923	9	1,287	7	3,121	5	236	0	0
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0009										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	5	171	1	150	0	0	0	0	0	0
Middle Income	8	439	4	517	0	0	1	68	0	0
Upper Income	5	168	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	878	5	667	0	0	1	68	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	13	616	1	135	0	0	0	0	0	0
Moderate Income	32	1,488	3	463	1	405	3	49	0	0
Middle Income	36	1,413	6	900	3	1,286	1	16	0	0
Upper Income	28	1,214	7	943	2	601	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	109	4,731	17	2,441	6	2,292	5	88	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	1	275	0	0	0	0
Upper Income	1	36	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	1	275	0	0	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
Outside Assessment Area										
Low Income	0	0	0	0	1	1,000	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	114	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	114	1	150	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MONROE COUNTY (089), PA										
MSA 20700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	158	0	0	2	823	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	158	0	0	2	823	0	0	0	0
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%	0	0	0	0	1	400	0	0	0	0
Median Family Income 20-30%	1	100	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	216	0	0	0	0	1	66	0	0
Median Family Income 40-50%	2	160	3	410	0	0	0	0	0	0
Median Family Income 50-60%	7	259	0	0	1	487	0	0	0	0
Median Family Income 60-70%	23	930	3	447	3	1,050	2	760	0	0
Median Family Income 70-80%	27	1,001	3	377	0	0	1	30	0	0
Median Family Income 80-90%	65	2,796	16	2,310	5	2,183	4	121	0	0
Median Family Income 90-100%	82	3,006	9	1,565	3	2,001	4	140	0	0
Median Family Income 100-110%	50	2,026	3	405	4	1,929	1	21	0	0
Median Family Income 110-120%	26	1,054	7	1,176	1	370	2	115	0	0
Median Family Income >= 120%	343	11,923	40	6,146	10	5,329	5	286	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	630	23,471	84	12,836	28	13,749	20	1,539	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
WAYNE COUNTY (127), 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	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
WYOMING COUNTY (131), PA										
MSA 42540										
Outside Assessment Area										
Low Income	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	37	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	37	0	0	0	0	0	0	0	0
YORK COUNTY (133), PA										
MSA 49620										
Inside AA 0026										
Low Income	6	194	0	0	0	0	0	0	0	0
Moderate Income	8	333	0	0	0	0	1	18	0	0
Middle Income	61	2,229	7	1,065	3	1,000	6	213	0	0
Upper Income	22	614	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	97	3,370	7	1,065	3	1,000	7	231	0	0
TOTAL INSIDE AA IN STATE	2,822	105,428	433	68,078	199	98,117	161	9,519	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)
TOTAL OUTSIDE AA IN STATE	42	1,926	10	1,734	9	3,865	4	729	0	0
STATE TOTAL	2,864	107,354	443	69,812	208	101,982	165	10,248	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	7	260	3	380	0	0	0	0	0	0
Middle Income	6	201	1	120	0	0	0	0	0	0
Upper Income	40	1,378	2	300	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	53	1,839	6	800	0	0	2	168	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	6	256	1	124	0	0	1	50	0	0
Middle Income	66	2,336	10	1,739	5	1,658	4	323	0	0
Upper Income	49	1,717	7	1,066	3	1,810	2	237	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	121	4,309	19	3,074	8	3,468	7	610	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	24	1,255	5	946	3	1,723	1	49	0	0
Upper Income	44	1,847	6	892	2	729	5	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	68	3,102	12	1,988	5	2,452	6	207	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	7	305	5	739	0	0	1	9	0	0
Median Family Income 30-40%	29	1,322	6	915	3	847	0	0	0	0
Median Family Income 40-50%	65	2,671	14	2,120	3	1,062	7	282	0	0
Median Family Income 50-60%	47	1,873	12	1,680	3	1,070	6	323	0	0
Median Family Income 60-70%	35	1,483	3	403	1	450	1	55	0	0
Median Family Income 70-80%	64	2,793	11	1,626	2	1,135	2	180	0	0
Median Family Income 80-90%	52	1,814	4	611	3	1,388	0	0	0	0
Median Family Income 90-100%	48	2,140	8	1,214	2	1,478	1	42	0	0
Median Family Income 100-110%	46	1,643	8	1,289	4	1,981	5	247	0	0
Median Family Income 110-120%	69	2,536	12	1,786	7	3,182	2	46	0	0
Median Family Income >= 120%	135	5,480	18	2,974	3	1,214	9	330	0	0
Median Family Income Not Known	7	287	3	384	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	604	24,347	104	15,741	31	13,807	34	1,514	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	1	191	0	0	0	0	0	0
Middle Income	19	675	4	558	1	294	0	0	0	0
Upper Income	59	2,791	11	1,620	1	279	3	71	0	0
Income Not Known	1	17	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	79	3,483	16	2,369	2	573	3	71	0	0
TOTAL INSIDE AA IN STATE	925	37,080	157	23,972	46	20,300	52	2,570	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	925	37,080	157	23,972	46	20,300	52	2,570	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
AIKEN COUNTY (003), SC										
MSA 12260										
Outside Assessment Area										
Low Income	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	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
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	220	0	0	0	0	0	0	0	0
Middle Income	1	7	0	0	0	0	0	0	0	0
Upper Income	1	18	1	132	0	0	0	0	0	0
Income Not Known	0	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	245	1	132	0	0	0	0	0	0
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	0	0	0	0	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	0	0	0	0	1	296	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
HAMPTON COUNTY (049), 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	151	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	151	0	0	0	0	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	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
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	89	2	304	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	2	304	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	173	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	173	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	704	6	870	1	296	0	0	0	0
STATE TOTAL	13	704	6	870	1	296	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	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	151	2	256	0	0	0	0	0	0
Income Not Known	0	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	2	256	0	0	0	0	0	0
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	2	222	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	222	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	151	4	478	0	0	0	0	0	0
STATE TOTAL	2	151	4	478	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	1	255	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	255	0	0	0	0
BENTON COUNTY (005), 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	0	0	0	0	1	253	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	253	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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%	1	33	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	2	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	135	0	0	0	0	0	0	0	0
FENTRESS COUNTY (049), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	171	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	171	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	1	110	1	313	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	1	110	1	313	0	0	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	2	720	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	2	720	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	81	1	114	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	114	0	0	0	0	0	0
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%	2	148	1	242	0	0	0	0	0	0
Median Family Income 40-50%	3	144	1	143	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	163	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	7	455	2	385	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	165	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	165	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	1	121	0	0	1	121	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	121	0	0	1	121	0	0
WEAKLEY COUNTY (183), 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	59	0	0	1	518	1	518	0	0
Upper Income	0	0	1	126	0	0	0	0	0	0
Income Not Known	0	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	1	126	1	518	1	518	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
WILLIAMSON COUNTY (187), 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	3	225	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	3	225	1	104	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	21	1,373	10	1,450	9	3,147	2	639	0	0
STATE TOTAL	21	1,373	10	1,450	9	3,147	2	639	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	120	0	0	1	120	0	0
Median Family Income 60-70%	8	587	2	342	1	268	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	99	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	292	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	13	978	3	462	1	268	1	120	0	0
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	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	118	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	118	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
BURNET COUNTY (053), 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	82	0	0	0	0	0	0	0	0
Income Not Known	0	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
CHEROKEE COUNTY (073), 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	597	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	597	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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%	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%	6	318	1	143	1	451	0	0	0	0
Median Family Income 60-70%	1	78	1	112	2	702	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	30	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	190	1	111	0	0	0	0	0	0
Median Family Income 110-120%	1	86	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	156	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	702	4	522	3	1,153	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	0	0	0	0	1	517	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	152	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	152	1	517	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	1	76	2	331	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	49	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	140	2	309	1	259	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	290	4	640	1	259	1	25	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	3	234	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%	6	262	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	9	496	0	0	0	0	0	0	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	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	310	1	148	0	0	0	0	0	0
Income Not Known	0	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	310	1	148	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
GRIMES COUNTY (185), 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	83	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	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	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	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	249	3	537	1	366	5	306	0	0
Median Family Income 60-70%	4	205	1	236	0	0	0	0	0	0
Median Family Income 70-80%	4	327	1	148	1	365	0	0	0	0
Median Family Income 80-90%	1	51	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	633	0	0	0	0
Median Family Income 100-110%	3	199	1	172	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	104	0	0	0	0	0	0
Median Family Income >= 120%	1	52	1	207	1	320	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	18	1,083	8	1,404	4	1,684	5	306	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	74	4	640	1	312	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	74	4	640	1	312	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	0	0	2	229	0	0	0	0	0	0
Middle Income	4	228	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	4	228	3	354	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	1	94	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
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	1	78	0	0	0	0	0	0	0	0
Moderate Income	3	159	1	165	0	0	0	0	0	0
Middle Income	5	264	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	9	501	1	165	0	0	0	0	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	1	72	0	0	0	0	0	0	0	0
Upper Income	1	70	2	407	3	861	1	248	0	0
Income Not Known	0	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	142	2	407	3	861	1	248	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
MATAGORDA COUNTY (321), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	170	0	0	1	170	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	170	0	0	1	170	0	0
MAVERICK COUNTY (323), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	117	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	117	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	1	73	1	119	0	0	1	73	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	37	1	153	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	110	2	272	0	0	1	73	0	0
NAVARRO COUNTY (349), 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	100	2	236	0	0	3	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	100	2	236	0	0	3	336	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
PALO PINTO COUNTY (363), 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
PARKER COUNTY (367), 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	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
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
Low Income	1	81	0	0	0	0	0	0	0	0
Moderate Income	2	144	1	134	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	3	225	1	134	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ROCKWALL COUNTY (397), 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	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
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	1	435	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	67	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	142	0	0	1	142	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	67	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	98	1	145	0	0	1	98	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	5	294	2	287	1	435	2	240	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
TAYLOR COUNTY (441), 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	1	86	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	0	0	0	0
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	130	2	459	1	295	0	0	0	0
Median Family Income 50-60%	0	0	2	206	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	102	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	116	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	234	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	130	7	1,117	1	295	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
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	0	0	1	306	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	306	0	0	0	0
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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	127	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	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	1	91	2	244	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	2	165	2	244	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
WILSON COUNTY (493), 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	132	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	132	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	97	6,173	55	8,197	19	6,986	15	1,518	0	0
STATE TOTAL	97	6,173	55	8,197	19	6,986	15	1,518	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
DAVIS COUNTY (011), UT										
MSA 36260										
Outside Assessment Area										
Low Income	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	2	393	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	393	0	0	0	0	0	0
JUAB COUNTY (023), UT										
MSA 39340										
Outside Assessment Area										
Low Income	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	265	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	265	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	499	0	0	0	0
Median Family Income 80-90%	2	153	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	168	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	321	0	0	1	499	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	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
TOOELE COUNTY (045), UT										
MSA 41620										
Outside Assessment Area										
Low Income	0	0	1	106	0	0	1	106	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	1	106	0	0
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	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	120	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	120	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	3	251	4	448	1	404	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	3	251	4	448	1	404	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	639	11	1,443	2	903	1	106	0	0
STATE TOTAL	8	639	11	1,443	2	903	1	106	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ADDISON COUNTY (001), 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	0	0	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	1	89	0	0	0	0	0	0	0	0
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	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
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	6	402	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	6	402	3	424	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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	10	642	8	1,106	0	0	0	0	0	0
STATE TOTAL	10	642	8	1,106	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ARLINGTON COUNTY (013), 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	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
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	75	0	0	0	0	0	0	0	0
Upper Income	1	72	0	0	0	0	0	0	0	0
Income Not Known	0	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	147	0	0	0	0	0	0	0	0
CHARLES CITY COUNTY (036), 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	0	0	0	0	1	263	1	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	0	0	0	0	1	263	1	263	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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%	5	291	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	71	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	248	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	362	2	248	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	1	28	1	167	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	28	1	167	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	1	524	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	524	0	0	0	0
HALIFAX COUNTY (083), 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	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
HENRICO COUNTY (087), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	1	206	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	206	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
KING GEORGE COUNTY (099), 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	0	0	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	0	0	1	129	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	2	60	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	3	134	0	0	0	0	0	0	0	0
ORANGE COUNTY (137), 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	86	2	262	2	668	0	0	0	0
Income Not Known	0	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	2	262	2	668	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	64	1	236	0	0	0	0	0	0
Middle Income	0	0	1	228	0	0	0	0	0	0
Upper Income	0	0	1	227	0	0	1	227	0	0
Income Not Known	0	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	3	691	0	0	1	227	0	0
PULASKI COUNTY (155), VA										
MSA 13980										
Outside Assessment Area										
Low Income	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
ROCKINGHAM COUNTY (165), VA										
MSA 25500										
Outside Assessment Area										
Low Income	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	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	300	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
ALEXANDRIA CITY (510), 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	0	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
CHESAPEAKE CITY (550), 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	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
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	1	170	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	170	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)
TOTAL OUTSIDE AA IN STATE	29	1,975	15	2,327	6	2,076	2	490	0	0
STATE TOTAL	29	1,975	15	2,327	6	2,076	2	490	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	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
CLALLAM COUNTY (009), 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	31	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	0	0	0	0	0	0	0	0
CLARK COUNTY (011), WA										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	1	104	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	264	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	104	1	264	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
COWLITZ COUNTY (015), WA										
MSA 31020										
Outside Assessment Area										
Low Income	1	83	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	83	0	0	0	0	0	0	0	0
FRANKLIN COUNTY (021), WA										
MSA 28420										
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
GRANT COUNTY (025), 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	127	0	0	0	0	0	0
Upper Income	1	60	1	105	0	0	2	165	0	0
Income Not Known	0	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	2	232	0	0	2	165	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
GRAYS HARBOR COUNTY (027), 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	60	1	113	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	113	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%	3	194	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	54	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	50	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	132	1	102	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	41	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	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	136	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	521	2	238	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	1	64	0	0	0	0	0	0	0	0
Middle Income	0	0	2	209	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	1	64	3	324	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	192	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	225	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	112	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	124	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	107	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	104	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	6	403	5	599	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
SKAGIT COUNTY (057), WA										
MSA 34580										
Outside Assessment Area										
Low Income	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	187	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	187	0	0	0	0	0	0
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%	0	0	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%	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%	1	49	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	49	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: 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)
TOTAL OUTSIDE AA IN STATE	26	1,641	21	2,700	2	548	2	165	0	0
STATE TOTAL	26	1,641	21	2,700	2	548	2	165	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)
TOTAL OUTSIDE AA IN STATE	1	75	1	105	1	616	0	0	0	0
STATE TOTAL	1	75	1	105	1	616	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
BROWN COUNTY (009), WI										
MSA 24580										
Outside Assessment Area										
Low Income	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	1	58	0	0
Income Not Known	0	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	1	58	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%	3	143	1	139	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	107	0	0	1	107	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	143	2	246	0	0	1	107	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
WAUKESHA COUNTY (133), WI										
MSA 33340										
Outside Assessment Area										
Low Income	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	1	296	0	0	0	0
Income Not Known	0	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	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	5	261	2	246	1	296	2	165	0	0
STATE TOTAL	5	261	2	246	1	296	2	165	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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)
UINTA COUNTY (041), 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	0	0	1	237	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	237	0	0	0	0	0	0
WASHAKIE COUNTY (043), 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	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	1	199	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	219	2	436	2	629	0	0	0	0
STATE TOTAL	3	219	2	436	2	629	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	15,716	622,408	2,876	446,013	1,307	636,961	836	49,840	0	0
TOTAL OUTSIDE AA	1,198	77,081	693	96,508	205	83,150	150	17,898	0	0
TOTAL INSIDE & OUTSIDE	16,914	699,489	3,569	542,521	1,512	720,111	986	67,738	0	0

2020 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)
NJ - WARREN COUNTY (041) - MSA 10900	15	1,385	0	0	0	0
PA - LEHIGH COUNTY (077) - MSA 10900	132	9,464	5	88	0	0
PA - NORTHAMPTON COUNTY (095) - MSA 10900	133	7,488	5	199	0	0
MA - BARNSTABLE COUNTY (001) - MSA 12700	183	10,796	12	658	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	743	57,525	16	687	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	540	36,910	25	883	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	936	85,230	29	1,056	0	0
MA - ESSEX COUNTY (009) - MSA 15764	830	58,856	51	2,270	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	1,514	127,608	49	3,985	0	0
NJ - BURLINGTON COUNTY (005) - MSA 15804	177	32,058	9	471	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	158	18,839	6	277	0	0
NJ - GLOUCESTER COUNTY (015) - MSA 15804	88	4,576	0	0	0	0
PA - CUMBERLAND COUNTY (041) - MSA 25420	51	4,133	4	505	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420	44	3,692	1	22	0	0
PA - PERRY COUNTY (099) - MSA 25420	2	62	0	0	0	0
CT - HARTFORD COUNTY (003) - MSA 25540	520	45,806	25	1,235	0	0
CT - MIDDLESEX COUNTY (007) - MSA 25540	26	1,411	2	40	0	0
CT - TOLLAND COUNTY (013) - MSA 25540	20	1,435	0	0	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	91	7,331	5	236	0	0
PA - LEBANON COUNTY (075) - MSA 30140	24	1,545	1	68	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	202	14,075	12	358	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	29	7,117	2	761	0	0
PA - BUCKS COUNTY (017) - MSA 33874	404	35,491	19	750	0	0

2020 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 - CHESTER COUNTY (029) - MSA 33874	277	22,990	15	822	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	742	50,056	20	1,539	0	0
NY - NASSAU COUNTY (059) - MSA 35004	196	20,908	5	234	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	127	14,199	11	1,055	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	554	54,253	19	993	0	0
NJ - HUNTERDON COUNTY (019) - MSA 35084	13	2,000	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	364	31,111	18	657	0	0
NJ - SUSSEX COUNTY (037) - MSA 35084	57	3,518	2	60	0	0
NJ - UNION COUNTY (039) - MSA 35084	544	49,105	19	920	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	656	76,641	29	4,034	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	918	61,516	39	1,944	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	626	49,322	13	602	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	95	15,419	4	480	0	0
CT - NEW HAVEN COUNTY (009) - MSA 35300	93	5,979	5	273	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	216	29,065	11	716	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	234	22,407	10	297	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	81	8,835	7	608	0	0
NY - BRONX COUNTY (005) - MSA 35614	93	12,118	9	1,005	0	0
NY - KINGS COUNTY (047) - MSA 35614	881	94,782	25	1,689	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	571	58,169	21	670	0	0
NY - QUEENS COUNTY (081) - MSA 35614	508	49,583	30	2,222	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	633	42,096	16	679	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	44	11,163	3	231	0	0

2020 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 - DELAWARE COUNTY (045) - MSA 37964	523	40,763	23	1,658	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	544	56,107	25	1,829	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	576	36,721	34	1,630	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	59	2,639	2	168	0	0
RI - KENT COUNTY (003) - MSA 39300	148	10,851	7	610	0	0
RI - NEWPORT COUNTY (005) - MSA 39300	85	7,542	6	207	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300	739	53,895	34	1,514	0	0
RI - WASHINGTON COUNTY (009) - MSA 39300	97	6,425	3	71	0	0
PA - BERKS COUNTY (011) - MSA 39740	274	18,278	22	1,088	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	218	19,155	14	2,529	0	0
MA - HAMPDEN COUNTY (013) - MSA 44140	70	5,093	3	99	0	0
MA - HAMPSHIRE COUNTY (015) - MSA 44140	5	225	0	0	0	0
NJ - MERCER COUNTY (021) - MSA 45940	296	24,286	14	646	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	40	4,560	3	189	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	555	41,652	16	441	0	0
PA - YORK COUNTY (133) - MSA 49620	107	5,435	7	231	0	0
MA - DUKES COUNTY (007) - MSA NA	45	2,628	5	167	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	27	2,271	0	0	0	0
PA - SCHUYLKILL COUNTY (107) - MSA NA	106	8,788	9	484	0	0

2020 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 - MIDDLESEX COUNTY (017) - MSA 15764	3	73	0	0	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	1	15	0	0	0	0
PA - BUCKS COUNTY (017) - MSA 33874	1	17	0	0	0	0
PA - BERKS COUNTY (011) - MSA 39740	1	10	0	0	0	0
PA - SCHUYLKILL COUNTY (107) - MSA NA	1	50	0	0	0	0

2020 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Santander Bank N.A.

PAGE: 1 OF 1

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	94	450,728	0	0
Purchased	0	0	0	0
Total	94	450,728	0	0
Consortium/Third Party Loans (optional)				

2020 Institution Disclosure Statement - Table 6

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 Income

0311.01* 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 Income

0001.01 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

2020 Institution Disclosure Statement - Table 6

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

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 20-30%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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
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%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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 - 0004

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

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

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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
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

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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 - 0005

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

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*

2020 Institution Disclosure Statement - Table 6

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%

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%

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

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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 - 0006

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*
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

2020 Institution Disclosure Statement - Table 6

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

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 - 0007

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 10-20%

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

2020 Institution Disclosure Statement - Table 6

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 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*
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*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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 - 0008

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 30-40%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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 - 0009

LEBANON COUNTY (075), PA

MSA: 30140

Low Income

0004.01

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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 - 0010

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

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 - 0011

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 20-30%

0015.01* 9807.00*

2020 Institution Disclosure Statement - Table 6

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%

0001.24* 0008.07* 0015.02* 0018.03* 0053.02*

Median Family Income 40-50%

0002.19* 0005.03* 0006.08* 0007.10* 0008.06* 0010.04* 0014.01 0014.02* 0016.05* 0018.01* 0020.03*
0024.04* 0028.00* 0030.04* 0031.00* 0034.00* 0036.01* 0049.01* 0051.04* 0093.08* 0100.15* 0113.00*
0114.04*

Median Family Income 50-60%

0002.12* 0005.04* 0007.12* 0008.08* 0010.05* 0012.03 0016.06* 0017.01* 0017.03 0019.04* 0020.01*
0020.04* 0024.02* 0025.01* 0025.02* 0026.00* 0029.00* 0030.03* 0036.02* 0050.02* 0051.03* 0052.01*
0052.02* 0053.03* 0053.04* 0054.03* 0054.06* 0054.09* 0054.10* 0055.01* 0055.02* 0057.04* 0064.03*
0066.02* 0088.05* 0090.20* 0090.26* 0093.14* 0097.05* 0100.11* 0102.07* 0108.02* 0110.01* 0114.03*
0136.00* 0137.00*

Median Family Income 60-70%

0001.09* 0001.26* 0002.09* 0002.20* 0003.06* 0004.02* 0004.11* 0004.12* 0004.14* 0005.01* 0006.07*
0007.11* 0008.04* 0008.05* 0009.02* 0009.03 0011.03* 0016.02* 0017.02* 0019.03* 0022.02 0023.00*
0024.03* 0039.11* 0039.13* 0044.05* 0054.05* 0054.07* 0057.01* 0058.02* 0063.01* 0065.01* 0071.01*
0072.00* 0083.09* 0090.21* 0093.07* 0093.11* 0093.15* 0095.01* 0102.08* 0108.01* 0109.00* 0110.03*
0111.01* 0112.02* 0117.00* 0120.00* 0131.00* 0135.00* 4901.00*

Median Family Income 70-80%

0001.34* 0002.06* 0002.15* 0002.17* 0002.18* 0003.05* 0004.03* 0005.05* 0006.01* 0006.02* 0006.04*
0007.05* 0007.06* 0007.08* 0007.09* 0009.01* 0010.06* 0018.02* 0019.01* 0039.09* 0039.15* 0041.03*
0049.02* 0050.01* 0057.03* 0059.02* 0064.01* 0065.03* 0083.04* 0090.17* 0090.23* 0090.44* 0091.00*
0093.06* 0093.09* 0100.05* 0100.09* 0105.00* 0106.09* 0107.04* 0126.00* 0138.00* 0147.00* 0148.00*
0177.00* 0178.00* 0203.00*

Median Family Income 80-90%

0001.25* 0002.02* 0002.13* 0003.01* 0004.04* 0004.08* 0004.09* 0006.03 0007.07* 0010.03* 0013.01*
0016.03* 0039.14* 0039.16* 0056.00* 0059.03* 0064.02* 0066.01* 0070.01* 0070.02* 0084.17* 0088.06*
0090.06* 0090.15* 0090.27* 0090.30* 0090.31* 0098.08* 0099.04* 0100.01* 0100.06* 0100.16* 0102.05*
0102.09* 0102.10* 0107.03* 0129.00 0134.00* 0146.00* 0158.00* 0171.00* 0176.00*

Median Family Income 90-100%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Santander Bank N.A.

0002.04* 0002.14* 0004.05* 0004.10* 0022.01* 0039.17* 0047.03* 0051.02* 0058.01* 0059.01* 0063.02*
0069.00* 0084.12* 0086.01* 0088.04* 0089.02* 0090.22* 0090.24* 0094.00* 0095.04* 0097.06* 0098.06*
0099.01* 0100.10* 0104.00* 0106.13* 0106.14* 0110.05* 0110.07* 0112.01* 0121.00* 0140.00 0169.00*
0175.00* 0184.00*

Median Family Income 100-110%

0001.32* 0002.11* 0002.16* 0003.07* 0003.08* 0004.13* 0006.05* 0010.02* 0011.01* 0012.04* 0027.02*
0027.05* 0044.03 0047.02* 0059.04* 0062.05* 0065.04* 0076.03* 0083.07* 0083.08* 0087.01* 0089.06*
0089.07* 0090.14* 0090.19* 0090.28* 0090.35* 0095.03* 0096.00* 0099.06* 0100.12* 0100.13* 0102.04*
0106.17* 0130.00* 0132.00* 0133.00* 0149.00* 0154.00* 0160.00* 0167.00* 0170.00* 0174.00* 0181.00*
0185.00* 0188.00*

Median Family Income 110-120%

0001.27* 0001.40 0037.04 0039.12* 0039.18* 0044.06* 0062.01* 0077.01* 0082.08* 0084.18* 0084.19*
0087.02* 0088.03* 0090.29* 0093.13* 0098.03* 0114.01* 0119.00* 0142.00* 0144.00* 0155.00* 0156.00*
0159.00* 0166.00* 0173.00* 0191.00* 0202.00*

Median Family Income >= 120%

0001.07* 0001.13 0001.15* 0001.18* 0001.19* 0001.20* 0001.21* 0001.22* 0001.23* 0001.28* 0001.29*
0001.30* 0001.31* 0001.33* 0003.02* 0011.02* 0011.04* 0012.05* 0012.06* 0013.02* 0021.00* 0027.03*
0027.06* 0037.02* 0037.03* 0037.05* 0037.07* 0038.01* 0038.03* 0038.04* 0039.06* 0039.19* 0039.21*
0039.22* 0040.00* 0041.02* 0041.05* 0041.06* 0042.03* 0042.04* 0042.05* 0043.01* 0043.04* 0044.04*
0045.00* 0046.02* 0046.05* 0046.07* 0046.08* 0047.01* 0060.01* 0060.02* 0061.01* 0061.02* 0062.03*
0062.06 0067.02* 0067.05* 0067.06* 0067.07* 0067.09* 0067.11* 0067.14* 0068.01* 0068.02* 0071.03*
0071.04* 0073.00* 0074.00* 0075.01* 0075.03* 0076.01* 0076.04* 0076.05* 0076.06* 0077.02* 0077.04*
0077.05* 0078.01* 0078.04* 0078.05* 0078.06* 0078.07* 0079.01* 0079.02* 0080.00* 0081.01* 0081.02*
0082.02* 0082.05* 0082.06* 0082.07* 0082.09* 0083.05* 0083.06* 0084.05* 0084.07* 0084.09* 0084.10*
0084.14* 0084.15* 0084.16* 0085.01* 0085.02* 0086.02* 0089.01* 0090.10* 0090.34* 0090.36 0090.38*
0090.39* 0090.43* 0090.46* 0090.47* 0092.00* 0093.05* 0093.12* 0097.03* 0097.04* 0098.04* 0098.07*
0099.03* 0099.05* 0101.93* 0101.98* 0102.01* 0103.00* 0106.04* 0106.06* 0106.08* 0106.10* 0106.12*
0110.08* 0110.09* 0111.02* 0115.00* 0116.00* 0118.00* 0122.00* 0123.00* 0124.00* 0125.00 0127.00*
0128.00* 0139.00* 0143.00* 0145.00* 0150.00* 0151.00* 0152.00* 0153.00* 0157.00* 0161.00* 0162.00*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0163.00* 0164.00* 0165.00* 0168.00* 0172.00* 0179.00* 0180.00* 0182.00* 0183.00* 0186.00* 0187.00*
 0189.00* 0190.00* 0192.00* 0193.00* 0194.00* 0195.00* 0196.00* 0197.00* 0198.00* 0199.00* 0200.00*
 0201.00*

Median Family Income Not Known

0030.01* 0037.06* 0042.06* 0043.03* 0067.13* 0089.04* 0090.40* 0141.00* 9801.00* 9802.00* 9803.00*
 9804.00* 9805.00* 9806.00* 9808.00* 9809.00* 9810.00* 9900.00*

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

2020 Institution Disclosure Statement - Table 6

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 >= 120%

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

2020 Institution Disclosure Statement - Table 6

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 >= 120%

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%

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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*

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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%

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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

2020 Institution Disclosure Statement - Table 6

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

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*

2020 Institution Disclosure Statement - Table 6

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* 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 - 0024

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%

2020 Institution Disclosure Statement - Table 6

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* 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%

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 - 0025

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%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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 - 0026

YORK COUNTY (133), PA

MSA: 49620

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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 - 0027

DUKES COUNTY (007), MA

MSA: NA

Moderate Income

2001.00

Middle Income

2002.00 2003.00 2004.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0028

MERRIMACK COUNTY (013), NH

MSA: NA

Moderate Income

0322.00 0430.01* 0430.02* 0441.00

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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 - 0029

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

OUTSIDE ASSESSMENT AREA

AUTAUGA COUNTY (001), AL

MSA: 33860

Upper Income

0208.02

BLOUNT COUNTY (009), AL

MSA: 13820

Moderate Income

0505.00

COFFEE COUNTY (031), AL

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

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 0110.00

CULLMAN COUNTY (043), AL

MSA: NA

Middle Income

9646.00

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 80-90%

0129.08

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

MADISON COUNTY (089), AL

MSA: 26620

Low Income

0013.01 0030.00

MARION COUNTY (093), AL

MSA: NA

Middle Income

9643.00

MARSHALL COUNTY (095), AL

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: NA

Upper Income

0307.01

MOBILE COUNTY (097), AL

MSA: 33660

Middle Income

0061.05 0069.02

MONTGOMERY COUNTY (101), AL

MSA: 33860

Low Income

0003.00

WALKER COUNTY (127), AL

MSA: NA

Middle Income

0201.00 0211.00

COCONINO COUNTY (005), AZ

MSA: 22380

Moderate Income

0008.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 40-50%

1122.01

Median Family Income 50-60%

6147.00

Median Family Income 70-80%

4226.38

BENTON COUNTY (007), AR

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 22220

Middle Income

0211.02

Upper Income

0213.10

CRITTENDEN COUNTY (035), AR

MSA: 32820

Middle Income

0306.00

FAULKNER COUNTY (045), AR

MSA: 30780

Middle Income

0301.02

FRANKLIN COUNTY (047), AR

MSA: 22900

Middle Income

9501.00

GARLAND COUNTY (051), AR

MSA: 26300

Moderate Income

0110.00

GREENE COUNTY (055), AR

MSA: NA

Middle Income

4805.00

HOWARD COUNTY (061), AR

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9502.00

MILLER COUNTY (091), AR

MSA: 45500

Upper Income

0208.01

PULASKI COUNTY (119), AR

MSA: 30780

Moderate Income

0040.06

Middle Income

0039.00 0041.04 0043.02

WASHINGTON COUNTY (143), AR

MSA: 22220

Moderate Income

0111.01

Middle Income

0105.01

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 30-40%

4094.00

Median Family Income 40-50%

4377.01

Median Family Income 80-90%

4367.00 4382.04

Median Family Income 90-100%

4515.03

Median Family Income 110-120%

4371.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

AMADOR COUNTY (005), CA

MSA: NA

Middle Income

0001.01 0001.02 0002.00

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 40-50%

3680.02 3810.00

Median Family Income 60-70%

3060.04

Median Family Income 70-80%

3060.02

Median Family Income 80-90%

3922.00

Median Family Income 110-120%

3031.02

Median Family Income >= 120%

3462.01

EL DORADO COUNTY (017), CA

MSA: 40900

Middle Income

0310.00

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 40-50%

0020.00

Median Family Income 50-60%

0012.02

Median Family Income 70-80%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

0015.00 0042.05

Median Family Income 80-90%

0040.02

Median Family Income 90-100%

0075.00

Median Family Income 100-110%

0017.00 0078.01

Median Family Income >= 120%

0042.07 0059.04 0059.11 0072.01

GLENN COUNTY (021), CA

MSA: NA

Middle Income

0104.00

HUMBOLDT COUNTY (023), CA

MSA: NA

Moderate Income

0115.00

IMPERIAL COUNTY (025), CA

MSA: 20940

Upper Income

0112.01

INYO COUNTY (027), CA

MSA: NA

Middle Income

0004.00

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 40-50%

0004.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

Median Family Income 50-60%

0025.00

Median Family Income 60-70%

0026.00 0031.03

Median Family Income 70-80%

0024.00

Median Family Income >= 120%

0005.04 0005.06 0032.06 0038.04 0038.06

Median Family Income Not Known

0039.00

LASSEN COUNTY (035), CA

MSA: NA

Middle Income

0403.03

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 40-50%

1282.10 2062.00 5754.01

Median Family Income 50-60%

1345.21 5753.00

Median Family Income 60-70%

1047.03 1872.00 3016.01 5410.01 5522.00 6014.01 6020.04

Median Family Income 70-80%

4045.01 4051.02

Median Family Income 80-90%

1219.00 2911.30 4048.03 4053.01 9101.01

Median Family Income 90-100%

4078.02 9005.04 9200.23

Median Family Income 100-110%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

1902.02 4311.00

Median Family Income 110-120%

1211.02

Median Family Income >= 120%

1132.11 1173.03 1393.01 1398.01 1919.02 2060.31 4033.12 4623.02 4820.02 5545.12 5749.01

6704.03 7010.00 8002.04 9201.02 9203.14

Median Family Income Not Known

9800.13

MADERA COUNTY (039), CA

MSA: 31460

Upper Income

0001.03 0001.08

MENDOCINO COUNTY (045), CA

MSA: NA

Middle Income

0107.00

MERCED COUNTY (047), CA

MSA: 32900

Moderate Income

0010.05

Middle Income

0003.04 0015.01

MONTEREY COUNTY (053), CA

MSA: 41500

Moderate Income

0105.04

Middle Income

0111.02

NAPA COUNTY (055), CA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 34900

Moderate Income

2005.03

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 40-50%

0636.04

Median Family Income 50-60%

0996.01

Median Family Income 70-80%

0740.03 0758.11 0881.01

Median Family Income 80-90%

0422.01 1101.10

Median Family Income 90-100%

0117.14 0762.08

Median Family Income 110-120%

0524.25

Median Family Income >= 120%

0320.57 0525.18 0626.34

PLACER COUNTY (061), CA

MSA: 40900

Moderate Income

0209.08

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 50-60%

0430.01 0442.00 0450.00 0453.03 0461.02 0467.00

Median Family Income 60-70%

0301.03

2020 Institution Disclosure Statement - Table 6

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%

0422.10 0430.06 0435.13 0445.22

Median Family Income 80-90%

0423.00

Median Family Income 90-100%

0449.30

Median Family Income 100-110%

0309.00 0317.01 0432.79 0464.03

Median Family Income 110-120%

0432.27

Median Family Income >= 120%

0406.07 0407.03 0432.76 0438.22

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 30-40%

0055.02

Median Family Income 40-50%

0052.05

Median Family Income 60-70%

0074.06

Median Family Income 70-80%

0072.02 0092.01 0093.19

Median Family Income 100-110%

0070.15

Median Family Income 110-120%

0094.07

Median Family Income >= 120%

0016.00 0087.05 0093.26 0093.32 0094.03 0094.08

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

2020 Institution Disclosure Statement - Table 6

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 20-30%

0091.16

Median Family Income 30-40%

0076.01

Median Family Income 40-50%

0016.00

Median Family Income 50-60%

0047.00 0097.12

Median Family Income 60-70%

0008.21 0040.03 0041.01 0042.02

Median Family Income 70-80%

0022.04

Median Family Income 80-90%

0112.03

Median Family Income 100-110%

0005.03 0097.13

Median Family Income >= 120%

0019.05 0111.01

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0051.00

Median Family Income 40-50%

0195.01

Median Family Income 50-60%

0162.02

Median Family Income 70-80%

0211.00

Median Family Income 80-90%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0065.00

Median Family Income 100-110%

0147.00 0212.05

Median Family Income >= 120%

0083.30 0153.02

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income 40-50%

0232.00

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 70-80%

0008.01 0053.03

Median Family Income 90-100%

0051.31

Median Family Income >= 120%

0052.02

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Middle Income

0125.03

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 40-50%

6105.00

Median Family Income 60-70%

6002.00

Median Family Income 70-80%

6107.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Low Income

0024.03

Moderate Income

0030.01

Middle Income

0008.01 0019.01

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 30-40%

5031.13

Median Family Income 90-100%

5050.07

Median Family Income 100-110%

5043.22 5045.04

Median Family Income >= 120%

5084.01 5092.01

SANTA CRUZ COUNTY (087), CA

MSA: 42100

Middle Income

1213.00 1214.01

SHASTA COUNTY (089), CA

MSA: 39820

Middle Income

0104.00 0108.05 0108.06

SISKIYOU COUNTY (093), CA

MSA: NA

Low Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0007.02

SOLANO COUNTY (095), CA

MSA: 46700

Moderate Income

2507.01

Middle Income

2531.08

Upper Income

2522.02 2523.11

SONOMA COUNTY (097), CA

MSA: 42220

Moderate Income

1509.01 1514.02

Middle Income

1527.02

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 60-70%

0023.01

Median Family Income 70-80%

0025.03

SUTTER COUNTY (101), CA

MSA: 49700

Middle Income

0505.01 0510.00

TULARE COUNTY (107), CA

MSA: 47300

Middle Income

0038.01

2020 Institution Disclosure Statement - Table 6

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

0010.03

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 100-110%

0082.01

Median Family Income 110-120%

0056.00

YOLO COUNTY (113), CA

MSA: 40900

Low Income

0102.03

Moderate Income

0102.04

ADAMS COUNTY (001), CO

MSA: 19740

Moderate Income

0082.00 0083.53 0095.02 0096.06

Middle Income

0094.06

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 80-90%

0805.00

Median Family Income >= 120%

0817.00

BOULDER COUNTY (013), CO

MSA: 14500

Middle Income

2020 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

0127.07 0130.03

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 50-60%

0015.00

Median Family Income 110-120%

0028.02

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0139.08

EAGLE COUNTY (037), CO

MSA: NA

Upper Income

0007.03

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 100-110%

0039.09

Median Family Income 110-120%

0051.07

Median Family Income >= 120%

0049.02

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9520.02

GILPIN COUNTY (047), CO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 19740

Middle Income

0138.00

GRAND COUNTY (049), CO

MSA: NA

Middle Income

0001.00 0002.01

HUERFANO COUNTY (055), CO

MSA: NA

Middle Income

9609.00

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income >= 120%

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

Middle Income

0017.02

PUEBLO COUNTY (101), CO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 39380

Upper Income

0028.04

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

0007.01

Middle Income

0014.04 0025.02

Upper Income

0020.09

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 20-30%

0706.00

Median Family Income 30-40%

0804.00

Median Family Income 40-50%

0215.00 2101.00

Median Family Income 50-60%

0221.00

Median Family Income 60-70%

0223.00 0733.00

Median Family Income 70-80%

2104.00

Median Family Income 80-90%

0105.00

Median Family Income 90-100%

0211.00

Median Family Income 110-120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

2051.00 2305.02

Median Family Income >= 120%

0103.00 0203.00 0205.00 0601.00 0602.00 0905.00 0906.00 2303.00

LITCHFIELD COUNTY (005), CT

MSA: NA

Moderate Income

3101.00 3105.00 3201.00 3202.00

Middle Income

2602.00 2901.00 2983.00 3004.00 3106.01 3106.02 3491.00

Upper Income

2984.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Moderate Income

6967.00

Middle Income

6966.00 7001.00 7141.01

Upper Income

7053.00

WINDHAM COUNTY (015), CT

MSA: 49340

Middle Income

9001.00 9002.00 9011.00 9041.00 9072.00

Upper Income

8301.00

KENT COUNTY (001), DE

MSA: 20100

Low Income

0413.00

2020 Institution Disclosure Statement - Table 6

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

0402.01 0420.00 0432.02

Upper Income

0402.02

SUSSEX COUNTY (005), DE

MSA: 41540

Middle Income

0504.05 0508.03 0510.04 0513.02

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income Not Known

0062.02

Middle Income

0019.08

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 50-60%

0624.00

Median Family Income 80-90%

0642.02

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 40-50%

0433.02

Median Family Income 50-60%

0104.03 0502.08 0701.01

Median Family Income 60-70%

0104.05

Median Family Income 70-80%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0201.04 0608.02

Median Family Income 80-90%

0503.01 0702.07

Median Family Income >= 120%

1103.24

CHARLOTTE COUNTY (015), FL

MSA: 39460

Middle Income

0210.03

Upper Income

0303.01

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0111.06

Upper Income

0102.12

COLUMBIA COUNTY (023), FL

MSA: NA

Moderate Income

1104.00

Middle Income

1106.02

DIXIE COUNTY (029), FL

MSA: NA

Middle Income

9701.02

DUVAL COUNTY (031), FL

MSA: 27260

2020 Institution Disclosure Statement - Table 6

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%

0006.00 0166.01

Median Family Income 80-90%

0117.00

ESCAMBIA COUNTY (033), FL

MSA: 37860

Moderate Income

0014.02

Middle Income

0032.01

GULF COUNTY (045), FL

MSA: NA

Upper Income

9603.00

HAMILTON COUNTY (047), FL

MSA: NA

Moderate Income

9602.00

Middle Income

9601.00

HERNANDO COUNTY (053), FL

MSA: 45300

Middle Income

0409.06

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 20-30%

0037.00

Median Family Income 60-70%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0135.01

Median Family Income 80-90%

0141.22

Median Family Income 90-100%

0116.05 0133.11

LAKE COUNTY (069), FL

MSA: 36740

Middle Income

0304.06

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0403.04

Median Family Income 100-110%

0506.01

Median Family Income >= 120%

0101.05

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0010.00

MARION COUNTY (083), FL

MSA: 36100

Moderate Income

0015.00 0025.04

Middle Income

0016.00 0024.01

MONROE COUNTY (087), FL

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9718.00

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 50-60%

0146.06 0185.00

Median Family Income 80-90%

0168.07

Median Family Income 90-100%

0168.03 0175.04

Median Family Income 110-120%

0171.03 0174.00

OSCEOLA COUNTY (097), FL

MSA: 36740

Moderate Income

0422.00 0423.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 50-60%

0012.00

Median Family Income 60-70%

0072.03

Median Family Income 70-80%

0020.05 0032.01

Median Family Income 90-100%

0066.04

Median Family Income 100-110%

0078.09

Median Family Income >= 120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0074.12

PASCO COUNTY (101), FL

MSA: 45300

Middle Income

0312.03 0318.05 0325.00

Upper Income

0321.04

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 70-80%

0256.02

Median Family Income 80-90%

0251.09 0254.14 0281.04

Median Family Income 90-100%

0249.01

Median Family Income 100-110%

0267.02

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 80-90%

0132.00

Median Family Income >= 120%

0144.00

ST. LUCIE COUNTY (111), FL

MSA: 38940

Middle Income

3820.07

SARASOTA COUNTY (115), FL

MSA: 35840

2020 Institution Disclosure Statement - Table 6

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

0015.06

Upper Income

0027.13

SEMINOLE COUNTY (117), FL

MSA: 36740

Middle Income

0206.00

Upper Income

0213.11

SUMTER COUNTY (119), FL

MSA: 45540

Middle Income

9103.00

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 80-90%

0910.28

Median Family Income 100-110%

0829.03

WALTON COUNTY (131), FL

MSA: 18880

Moderate Income

9505.01

Middle Income

9503.02

BARTOW COUNTY (015), GA

MSA: 12060

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9607.00

BRYAN COUNTY (029), GA

MSA: 42340

Middle Income

9203.01

Upper Income

9203.06

BULLOCH COUNTY (031), GA

MSA: NA

Upper Income

1103.00

CHATHAM COUNTY (051), GA

MSA: 42340

Middle Income

0110.03

CHEROKEE COUNTY (057), GA

MSA: 12060

Middle Income

0911.03

Upper Income

0905.01

CLARKE COUNTY (059), GA

MSA: 12020

Low Income

1404.00

Moderate Income

1303.00

COBB COUNTY (067), GA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 12060

Median Family Income 50-60%

0311.08 0313.11

Median Family Income 80-90%

0302.29

Median Family Income >= 120%

0313.13

COOK COUNTY (075), GA

MSA: NA

Middle Income

9604.00

COWETA COUNTY (077), GA

MSA: 12060

Upper Income

1704.06

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 40-50%

0218.06

DOUGHERTY COUNTY (095), GA

MSA: 10500

Low Income

0107.00

DOUGLAS COUNTY (097), GA

MSA: 12060

Middle Income

0805.06

EFFINGHAM COUNTY (103), GA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 42340

Middle Income

0303.03

FORSYTH COUNTY (117), GA

MSA: 12060

Middle Income

1304.03 1306.01

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0029.00

Median Family Income Not Known

0119.00

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 50-60%

0503.06

Median Family Income 70-80%

0504.36

Median Family Income 90-100%

0501.03

Median Family Income 100-110%

0504.27

Median Family Income 110-120%

0502.19 0506.06

HABERSHAM COUNTY (137), GA

MSA: NA

Upper Income

0002.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

HANCOCK COUNTY (141), GA

MSA: NA

Middle Income

4803.00

HARALSON COUNTY (143), GA

MSA: 12060

Moderate Income

0104.00

HENRY COUNTY (151), GA

MSA: 12060

Middle Income

0701.04

MUSCOGEE COUNTY (215), GA

MSA: 17980

Moderate Income

0029.02

Upper Income

0101.07

NEWTON COUNTY (217), GA

MSA: 12060

Moderate Income

1008.00

PAULDING COUNTY (223), GA

MSA: 12060

Middle Income

1203.02

RICHMOND COUNTY (245), GA

MSA: 12260

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Low Income

0105.11

ROCKDALE COUNTY (247), GA

MSA: 12060

Moderate Income

0603.04

SPALDING COUNTY (255), GA

MSA: 12060

Middle Income

1612.00

TOOMBS COUNTY (279), GA

MSA: NA

Middle Income

9706.00

WALTON COUNTY (297), GA

MSA: 12060

Middle Income

1105.07

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income 40-50%

0057.00

Median Family Income 90-100%

0060.00

ADA COUNTY (001), ID

MSA: 14260

Upper Income

0021.00 0105.03

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

BONNER COUNTY (017), ID

MSA: NA

Middle Income

9502.00

CANYON COUNTY (027), ID

MSA: 14260

Middle Income

0219.01

JEROME COUNTY (053), ID

MSA: 46300

Middle Income

9705.00

KOOTENAI COUNTY (055), ID

MSA: 17660

Middle Income

0010.02

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

0054.01

Middle Income

0107.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 40-50%

8432.00

Median Family Income 50-60%

8230.01 8259.00 8351.00

2020 Institution Disclosure Statement - Table 6

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%

7705.00 8234.00 8237.03 8244.00

Median Family Income 70-80%

8202.02 8238.06

Median Family Income 80-90%

8211.02

Median Family Income 90-100%

8209.02

Median Family Income 100-110%

8221.02 8238.03

Median Family Income >= 120%

0812.01 1203.00 8016.08 8050.01 8390.00

DOUGLAS COUNTY (041), IL

MSA: NA

Middle Income

9522.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 80-90%

8400.00

Median Family Income >= 120%

8458.07 8459.01 8459.02 8465.19

GRUNDY COUNTY (063), IL

MSA: 16984

Middle Income

0007.00

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 80-90%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

8504.00

Median Family Income >= 120%

8524.02 8545.01

KANKAKEE COUNTY (091), IL

MSA: 28100

Middle Income

0106.02

KENDALL COUNTY (093), IL

MSA: 20994

Upper Income

8901.01

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 50-60%

8626.04

Median Family Income 80-90%

8612.02

Median Family Income 90-100%

8608.10 8611.05

Median Family Income 100-110%

8641.01

Median Family Income >= 120%

8637.02

MCHENRY COUNTY (111), IL

MSA: 16984

Upper Income

8711.04

MACON COUNTY (115), IL

MSA: 19500

2020 Institution Disclosure Statement - Table 6

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

0025.00

MADISON COUNTY (119), IL

MSA: 41180

Moderate Income

4033.00

ST. CLAIR COUNTY (163), IL

MSA: 41180

Low Income

5026.03

Moderate Income

5029.00

SANGAMON COUNTY (167), IL

MSA: 44100

Middle Income

0005.01

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 70-80%

8829.00

Median Family Income 90-100%

8802.02

Median Family Income 100-110%

8836.02

Median Family Income 110-120%

8804.04

Median Family Income >= 120%

8803.08 8803.10 8803.14 8810.02 8833.05

WILLIAMSON COUNTY (199), IL

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 16060

Upper Income

0209.00

ALLEN COUNTY (003), IN

MSA: 23060

Middle Income

0112.02

BOONE COUNTY (011), IN

MSA: 26900

Upper Income

8106.05

BROWN COUNTY (013), IN

MSA: 26900

Middle Income

9748.00

CLARK COUNTY (019), IN

MSA: 31140

Middle Income

0507.01

ELKHART COUNTY (039), IN

MSA: 21140

Middle Income

0014.00

FOUNTAIN COUNTY (045), IN

MSA: NA

Middle Income

9576.00

HAMILTON COUNTY (057), IN

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 26900

Middle Income

1102.01

HANCOCK COUNTY (059), IN

MSA: 26900

Upper Income

4102.00

HENDRICKS COUNTY (063), IN

MSA: 26900

Upper Income

2106.06

HOWARD COUNTY (067), IN

MSA: 29020

Moderate Income

0009.00

JOHNSON COUNTY (081), IN

MSA: 26900

Middle Income

6104.01

LAKE COUNTY (089), IN

MSA: 23844

Low Income

0102.05

LAPORTE COUNTY (091), IN

MSA: 33140

Middle Income

0420.00

MARION COUNTY (097), IN

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 26900

Median Family Income 100-110%

3809.01

Median Family Income >= 120%

3801.00

MONROE COUNTY (105), IN

MSA: 14020

Middle Income

0013.01

ST. JOSEPH COUNTY (141), IN

MSA: 43780

Low Income

0024.00

Middle Income

0123.00

STEUBEN COUNTY (151), IN

MSA: NA

Middle Income

9713.00

TIPPECANOE COUNTY (157), IN

MSA: 29200

Upper Income

0107.00

DUBUQUE COUNTY (061), IA

MSA: 20220

Upper Income

0101.04

POLK COUNTY (153), IA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 19780

Middle Income

0101.01

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

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income 90-100%

0055.02

Median Family Income >= 120%

0103.00

SUMNER COUNTY (191), KS

MSA: 48620

Middle Income

9626.00

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0440.04 0450.00

BOONE COUNTY (015), KY

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 17140

Low Income

0703.01

Moderate Income

0702.00

BOURBON COUNTY (017), KY

MSA: 30460

Middle Income

0302.00

DAVIESS COUNTY (059), KY

MSA: 36980

Moderate Income

0004.00

FAYETTE COUNTY (067), KY

MSA: 30460

Low Income

0011.00

Moderate Income

0009.00

GRANT COUNTY (081), KY

MSA: 17140

Moderate Income

9201.00

GRAVES COUNTY (083), KY

MSA: NA

Middle Income

0203.00

HARRISON COUNTY (097), KY

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: NA

Middle Income

9503.00

HART COUNTY (099), KY

MSA: NA

Middle Income

9705.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 110-120%

0111.02

MADISON COUNTY (151), KY

MSA: NA

Middle Income

0103.00

WARREN COUNTY (227), KY

MSA: 14540

Middle Income

0113.00

Upper Income

0111.00 0119.00

WEBSTER COUNTY (233), KY

MSA: NA

Middle Income

9601.00

BOSSIER PARISH (015), LA

MSA: 43340

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0106.01

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Low Income

0052.00

Upper Income

0048.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Middle Income

0021.03

Upper Income

0014.05

ORLEANS PARISH (071), LA

MSA: 35380

Income Not Known

0039.00

OUACHITA PARISH (073), LA

MSA: 33740

Moderate Income

0058.00

ST. TAMMANY PARISH (103), LA

MSA: 35380

Moderate Income

0405.01

Upper Income

0406.05

TANGIPAHOA PARISH (105), LA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 25220

Middle Income

9545.01

TERREBONNE PARISH (109), LA

MSA: 26380

Moderate Income

0001.02

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Middle Income

0107.00

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0111.00

Middle Income

0001.00 0020.02 0047.02

FRANKLIN COUNTY (007), ME

MSA: NA

Middle Income

9701.01 9706.01

HANCOCK COUNTY (009), ME

MSA: NA

Middle Income

9655.04

KENNEBEC COUNTY (011), ME

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0230.01

KNOX COUNTY (013), ME

MSA: NA

Middle Income

9704.00

Upper Income

9711.00

OXFORD COUNTY (017), ME

MSA: NA

Middle Income

9656.00

YORK COUNTY (031), ME

MSA: 38860

Moderate Income

0053.00

Middle Income

0251.00 0303.00 0340.01 0340.02

Upper Income

0370.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 100-110%

7066.00

Median Family Income 110-120%

7312.04

Median Family Income >= 120%

7405.00 7512.00

BALTIMORE COUNTY (005), MD

MSA: 12580

2020 Institution Disclosure Statement - Table 6

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%

4301.01

Median Family Income 50-60%

4034.02

Median Family Income 60-70%

4505.01

Median Family Income 90-100%

4517.01

Median Family Income 110-120%

4041.01 4113.02

Median Family Income >= 120%

4038.02 4038.03

CECIL COUNTY (015), MD

MSA: 48864

Middle Income

0302.00 0306.01

Upper Income

0307.00

FREDERICK COUNTY (021), MD

MSA: 23224

Moderate Income

7510.03 7517.01 7523.01

Middle Income

7523.03

HARFORD COUNTY (025), MD

MSA: 12580

Middle Income

3038.01 3051.00

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

3041.02

HOWARD COUNTY (027), MD

MSA: 12580

Upper Income

6023.05

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 40-50%

7015.09

Median Family Income 60-70%

7009.03

Median Family Income 90-100%

7012.11

Median Family Income >= 120%

7044.01 7048.04 7056.01 7060.13

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 50-60%

8036.02

Median Family Income 70-80%

8036.06 8074.04

Median Family Income 90-100%

8012.14 8035.12

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580

Middle Income

8105.00

TALBOT COUNTY (041), MD

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9604.00

WASHINGTON COUNTY (043), MD

MSA: 25180

Low Income

0009.00

Middle Income

0006.02 0112.02

Upper Income

0001.00 0109.00

WICOMICO COUNTY (045), MD

MSA: 41540

Moderate Income

0001.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income >= 120%

0104.00

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9009.00

Upper Income

9241.00

ANTRIM COUNTY (009), MI

MSA: NA

Middle Income

9604.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

CALHOUN COUNTY (025), MI

MSA: 12980

Moderate Income

0013.00

CLINTON COUNTY (037), MI

MSA: 29620

Upper Income

0103.00

EATON COUNTY (045), MI

MSA: 29620

Middle Income

0203.03

GENESEE COUNTY (049), MI

MSA: 22420

Upper Income

0134.01

GRAND TRAVERSE COUNTY (055), MI

MSA: NA

Middle Income

5511.00

INGHAM COUNTY (065), MI

MSA: 29620

Low Income

0066.00

Moderate Income

0028.00

Upper Income

0049.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

IONIA COUNTY (067), MI

MSA: 24340

Middle Income

0312.00

KALAMAZOO COUNTY (077), MI

MSA: 28020

Middle Income

0067.02

KENT COUNTY (081), MI

MSA: 24340

Median Family Income 110-120%

0116.00

Median Family Income >= 120%

0118.01

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 40-50%

2684.00

Median Family Income 60-70%

2308.00

Median Family Income 70-80%

2267.00

Median Family Income 80-90%

2451.00

MUSKEGON COUNTY (121), MI

MSA: 34740

Upper Income

0039.00

OAKLAND COUNTY (125), MI

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 47664

Median Family Income 40-50%

1981.00

Median Family Income 100-110%

1284.00

OTSEGO COUNTY (137), MI

MSA: NA

Middle Income

9503.00

SAGINAW COUNTY (145), MI

MSA: 40980

Moderate Income

0010.00

Middle Income

0108.00

SHIAWASSEE COUNTY (155), MI

MSA: 29620

Middle Income

0301.00 0313.02

WASHTENAW COUNTY (161), MI

MSA: 11460

Upper Income

4156.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 30-40%

5064.00

Median Family Income 40-50%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

5110.00

Median Family Income 50-60%

5366.00 5798.00

Median Family Income 60-70%

5786.00

Median Family Income 80-90%

5862.00

Median Family Income >= 120%

5583.00 5617.00 5628.00 5915.02

BLUE EARTH COUNTY (013), MN

MSA: 31860

Middle Income

1702.00

CROW WING COUNTY (035), MN

MSA: NA

Middle Income

9512.00

DAKOTA COUNTY (037), MN

MSA: 33460

Middle Income

0609.05

GOODHUE COUNTY (049), MN

MSA: NA

Middle Income

0808.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

0217.00 0267.10 0269.09

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 50-60%

0319.00

Median Family Income >= 120%

0375.00

ST. LOUIS COUNTY (137), MN

MSA: 20260

Low Income

0156.00

SCOTT COUNTY (139), MN

MSA: 33460

Middle Income

0803.01

TODD COUNTY (153), MN

MSA: NA

Middle Income

7902.00

WASHINGTON COUNTY (163), MN

MSA: 33460

Upper Income

0703.03

WINONA COUNTY (169), MN

MSA: NA

Middle Income

6705.00

DESOTO COUNTY (033), MS

MSA: 32820

2020 Institution Disclosure Statement - Table 6

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

0703.22

Upper Income

0707.21

FORREST COUNTY (035), MS

MSA: 25620

Moderate Income

0105.00

HANCOCK COUNTY (045), MS

MSA: 25060

Middle Income

0304.00

HINDS COUNTY (049), MS

MSA: 27140

Low Income

0030.00

Middle Income

0111.03

JACKSON COUNTY (059), MS

MSA: 25060

Middle Income

0401.02

LEE COUNTY (081), MS

MSA: NA

Moderate Income

9507.00

Upper Income

9502.01

MADISON COUNTY (089), MS

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 27140

Upper Income

0302.02

PEARL RIVER COUNTY (109), MS

MSA: NA

Upper Income

9505.02

RANKIN COUNTY (121), MS

MSA: 27140

Middle Income

0203.02

TATE COUNTY (137), MS

MSA: 32820

Middle Income

9502.00

WAYNE COUNTY (153), MS

MSA: NA

Moderate Income

9502.00

YAZOO COUNTY (163), MS

MSA: 27140

Moderate Income

9506.00

BOONE COUNTY (019), MO

MSA: 17860

Middle Income

0010.02

CALLAWAY COUNTY (027), MO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 27620

Middle Income

0708.00

CAMDEN COUNTY (029), MO

MSA: NA

Upper Income

9503.00

CARROLL COUNTY (033), MO

MSA: NA

Middle Income

9603.00

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0603.02

CHRISTIAN COUNTY (043), MO

MSA: 44180

Middle Income

0203.03 0203.04

CLAY COUNTY (047), MO

MSA: 28140

Middle Income

0206.04 0220.00 0222.00

Upper Income

0212.06

FRANKLIN COUNTY (071), MO

MSA: 41180

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

8007.01

GREENE COUNTY (077), MO

MSA: 44180

Upper Income

0037.00

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 10-20%

0154.00

Median Family Income 40-50%

0110.00

Median Family Income 80-90%

0114.01 0141.05

JEFFERSON COUNTY (099), MO

MSA: 41180

Upper Income

7001.15

LIVINGSTON COUNTY (117), MO

MSA: NA

Middle Income

4801.00

PETTIS COUNTY (159), MO

MSA: NA

Upper Income

4802.00

PLATTE COUNTY (165), MO

MSA: 28140

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0305.00

POLK COUNTY (167), MO

MSA: 44180

Middle Income

9603.00

ST. CHARLES COUNTY (183), MO

MSA: 41180

Middle Income

3109.03

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 20-30%

2139.00

Median Family Income 60-70%

2114.02 2132.04

Median Family Income 70-80%

2156.00

Median Family Income 80-90%

2114.01

Median Family Income 100-110%

2206.01

Median Family Income >= 120%

2109.28 2150.03 2177.02 2179.41 2215.03

ST. LOUIS CITY (510), MO

MSA: 41180

Middle Income

1268.00

CASCADE COUNTY (013), MT

MSA: 24500

2020 Institution Disclosure Statement - Table 6

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

0001.00 0101.00

FLATHEAD COUNTY (029), MT

MSA: NA

Middle Income

0009.00

GALLATIN COUNTY (031), MT

MSA: NA

Upper Income

0005.02

MISSOULA COUNTY (063), MT

MSA: 33540

Low Income

0003.00

Middle Income

0002.02

YELLOWSTONE COUNTY (111), MT

MSA: 13740

Moderate Income

0008.00

Middle Income

0015.02

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income 50-60%

0071.01

Median Family Income 60-70%

0070.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MERRICK COUNTY (121), NE

MSA: 24260

Middle Income

9668.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 30-40%

0004.01

Median Family Income 110-120%

0029.62 0036.26 0076.00

Median Family Income >= 120%

0002.04 0058.04 0069.00

DOUGLAS COUNTY (005), NV

MSA: NA

Middle Income

0015.00

Upper Income

0023.00

ELKO COUNTY (007), NV

MSA: NA

Upper Income

9514.01

WASHOE COUNTY (031), NV

MSA: 39900

Middle Income

0021.03

Upper Income

0022.08

Income Not Known

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9800.00 9801.00

BELKNAP COUNTY (001), NH

MSA: NA

Moderate Income

9660.00

Middle Income

9654.00

CARROLL COUNTY (003), NH

MSA: NA

Middle Income

9555.00

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9705.00 9709.00 9714.01

GRAFTON COUNTY (009), NH

MSA: NA

Middle Income

9608.00 9611.00

STRAFFORD COUNTY (017), NH

MSA: 40484

Low Income

0843.00

Moderate Income

0844.00

ATLANTIC COUNTY (001), NJ

MSA: 12100

Low Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0023.00

Moderate Income

0101.04 0117.02 0128.01

Middle Income

0114.03

Upper Income

0105.01 0110.00 0115.00

CAPE MAY COUNTY (009), NJ

MSA: 36140

Middle Income

0208.00 0211.00 0216.00 0219.00 0221.01

Upper Income

0220.00

CUMBERLAND COUNTY (011), NJ

MSA: 47220

Low Income

0205.03

Middle Income

0204.00 0404.00 0405.00 0409.01

Upper Income

0105.00

SALEM COUNTY (033), NJ

MSA: 48864

Middle Income

0215.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 100-110%

0027.00

2020 Institution Disclosure Statement - Table 6

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 >= 120%

0037.35

DONA ANA COUNTY (013), NM

MSA: 29740

Middle Income

0007.00

QUAY COUNTY (037), NM

MSA: NA

Moderate Income

9586.01

RIO ARRIBA COUNTY (039), NM

MSA: NA

Moderate Income

9407.00

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0026.00

Middle Income

0142.01

CAYUGA COUNTY (011), NY

MSA: NA

Middle Income

0409.00

CHAUTAQUA COUNTY (013), NY

MSA: NA

Middle Income

0358.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

CLINTON COUNTY (019), NY

MSA: NA

Middle Income

1006.00 1020.00

COLUMBIA COUNTY (021), NY

MSA: NA

Middle Income

0014.00

Upper Income

0001.00

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

9710.00 9712.00 9713.00 9714.00

Upper Income

9708.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Middle Income

1300.05 1904.02

Upper Income

0801.03 1500.04

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 70-80%

0130.01

Median Family Income 80-90%

0082.02

Median Family Income 100-110%

2020 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

0132.01

FULTON COUNTY (035), NY

MSA: NA

Upper Income

9714.00

GENESEE COUNTY (037), NY

MSA: NA

Middle Income

9506.00

GREENE COUNTY (039), NY

MSA: NA

Middle Income

0804.01

HERKIMER COUNTY (043), NY

MSA: 46540

Middle Income

0113.02

MADISON COUNTY (053), NY

MSA: 45060

Middle Income

0306.00

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 20-30%

0015.00

Median Family Income >= 120%

0113.01 0122.01

NIAGARA COUNTY (063), NY

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 15380

Middle Income

0244.01

ONEIDA COUNTY (065), NY

MSA: 46540

Moderate Income

0225.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Low Income

0111.02

Middle Income

0144.00 0169.01

ORANGE COUNTY (071), NY

MSA: 39100

Low Income

0150.03 0150.04 0150.05 0150.06

Moderate Income

0006.00 0022.00 0127.00

Middle Income

0102.00 0106.00 0113.00 0117.01 0129.00 0144.00

Upper Income

0109.02 0133.00 0135.00 0141.01 0145.01

ORLEANS COUNTY (073), NY

MSA: 40380

Middle Income

0408.02

PUTNAM COUNTY (079), NY

MSA: 35614

2020 Institution Disclosure Statement - Table 6

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

0112.00 0115.00 0117.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Low Income

0115.06 0121.02 0121.05

Moderate Income

0121.06 0122.04 0123.00 0124.02

Middle Income

0121.01 0124.01

Upper Income

0109.02 0111.01 0111.02 0113.03 0114.04 0115.02 0116.02 0116.03 0117.00 0118.00 0125.01

0128.00 0134.01

SARATOGA COUNTY (091), NY

MSA: 10580

Middle Income

0601.02

Upper Income

0610.00

SCHENECTADY COUNTY (093), NY

MSA: 10580

Moderate Income

0216.00

SCHOHARIE COUNTY (095), NY

MSA: 10580

Middle Income

7402.00

SULLIVAN COUNTY (105), NY

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9520.00

TIOGA COUNTY (107), NY

MSA: 13780

Middle Income

0205.00

TOMPKINS COUNTY (109), NY

MSA: 27060

Moderate Income

0018.00

Middle Income

0017.00

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9518.00 9521.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0890.00

WAYNE COUNTY (117), NY

MSA: 40380

Middle Income

0201.02

ALAMANCE COUNTY (001), NC

MSA: 15500

Middle Income

0214.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

CARTERET COUNTY (031), NC

MSA: NA

Upper Income

9709.02

CLAY COUNTY (043), NC

MSA: NA

Middle Income

9502.00

CUMBERLAND COUNTY (051), NC

MSA: 22180

Upper Income

0037.00

DURHAM COUNTY (063), NC

MSA: 20500

Moderate Income

0002.00 0010.01 0020.27

FORSYTH COUNTY (067), NC

MSA: 49180

Moderate Income

0015.00

Middle Income

0038.04

FRANKLIN COUNTY (069), NC

MSA: 39580

Low Income

0601.00

Moderate Income

0602.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

GASTON COUNTY (071), NC

MSA: 16740

Moderate Income

0322.00

GRANVILLE COUNTY (077), NC

MSA: 20500

Middle Income

9706.03

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income >= 120%

0171.00

HAYWOOD COUNTY (087), NC

MSA: 11700

Moderate Income

9205.00

Middle Income

9202.00

HENDERSON COUNTY (089), NC

MSA: 11700

Moderate Income

9310.00

HOKE COUNTY (093), NC

MSA: 22180

Upper Income

9701.02

JACKSON COUNTY (099), NC

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9402.00

JOHNSTON COUNTY (101), NC

MSA: 39580

Middle Income

0415.02

LEE COUNTY (105), NC

MSA: NA

Middle Income

0301.01

Upper Income

0305.01

MACON COUNTY (113), NC

MSA: NA

Middle Income

9701.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 80-90%

0057.17

Median Family Income 100-110%

0060.05

ONSLOW COUNTY (133), NC

MSA: 27340

Upper Income

0021.00

PASQUOTANK COUNTY (139), NC

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9607.01

PITT COUNTY (147), NC

MSA: 24780

Middle Income

0020.02

RANDOLPH COUNTY (151), NC

MSA: 24660

Middle Income

0314.00

ROWAN COUNTY (159), NC

MSA: 16740

Middle Income

0514.00

SURRY COUNTY (171), NC

MSA: NA

Middle Income

9301.02 9306.00

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%

0527.01

2020 Institution Disclosure Statement - Table 6

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%

0531.07 0540.17

Median Family Income 80-90%

0541.13

Median Family Income 100-110%

0541.14

Median Family Income 110-120%

0541.09

BROWN COUNTY (015), OH

MSA: 17140

Moderate Income

9513.00

BUTLER COUNTY (017), OH

MSA: 17140

Low Income

0111.23 0140.00

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 40-50%

1051.00

Median Family Income 70-80%

1381.09

Median Family Income Not Known

1082.01

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 20-30%

0093.31

Median Family Income 40-50%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0088.11

Median Family Income 60-70%

0083.40

Median Family Income 80-90%

0071.20

Median Family Income 90-100%

0078.30

GUERNSEY COUNTY (059), OH

MSA: NA

Upper Income

9777.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 60-70%

0274.00

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

0702.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

LUCAS COUNTY (095), OH

MSA: 45780

Moderate Income

0072.05

Middle Income

0074.00

MAHONING COUNTY (099), OH

MSA: 49660

Middle Income

8127.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 40-50%

0018.00

Median Family Income 100-110%

1150.02

Median Family Income 110-120%

0403.02

PERRY COUNTY (127), OH

MSA: 18140

Middle Income

9658.00

RICHLAND COUNTY (139), OH

MSA: 31900

Upper Income

0024.00

SANDUSKY COUNTY (143), OH

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9613.00

SCIOTO COUNTY (145), OH

MSA: NA

Moderate Income

0030.00

STARK COUNTY (151), OH

MSA: 15940

Low Income

7023.00

Moderate Income

7105.00

Middle Income

7147.01

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 40-50%

5089.00

Median Family Income 50-60%

5088.00

Median Family Income >= 120%

5314.01 5325.01

TRUMBULL COUNTY (155), OH

MSA: 49660

Middle Income

9301.01

WARREN COUNTY (165), OH

MSA: 17140

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0315.00 0321.00

WOOD COUNTY (173), OH

MSA: 45780

Upper Income

0205.00 0216.00

CARTER COUNTY (019), OK

MSA: NA

Upper Income

8926.00

CLEVELAND COUNTY (027), OK

MSA: 36420

Middle Income

2021.04

CREEK COUNTY (037), OK

MSA: 46140

Moderate Income

0210.00

KAY COUNTY (071), OK

MSA: NA

Middle Income

0011.00

MUSKOGEE COUNTY (101), OK

MSA: NA

Middle Income

0013.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 60-70%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

1059.07

Median Family Income >= 120%

1082.18

SEMINOLE COUNTY (133), OK

MSA: NA

Middle Income

5837.00

CLACKAMAS COUNTY (005), OR

MSA: 38900

Moderate Income

0216.01

COOS COUNTY (011), OR

MSA: NA

Middle Income

0005.04

DESCHUTES COUNTY (017), OR

MSA: 13460

Upper Income

0011.00

DOUGLAS COUNTY (019), OR

MSA: NA

Middle Income

1200.00

JACKSON COUNTY (029), OR

MSA: 32780

Middle Income

0012.00 0017.00

LANE COUNTY (039), OR

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 21660

Moderate Income

0019.02 0043.00

Middle Income

0007.07 0015.00

MARION COUNTY (047), OR

MSA: 41420

Moderate Income

0010.00

MORROW COUNTY (049), OR

MSA: NA

Middle Income

9701.00

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 50-60%

0073.00

Median Family Income 60-70%

0082.01

Median Family Income >= 120%

0050.00

Median Family Income Not Known

9800.00

POLK COUNTY (053), OR

MSA: 41420

Middle Income

0202.02

TILLAMOOK COUNTY (057), OR

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9605.00

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income 40-50%

0325.01

YAMHILL COUNTY (071), OR

MSA: 38900

Moderate Income

0308.01

ADAMS COUNTY (001), PA

MSA: 23900

Middle Income

0303.00 0306.00 0309.00 0311.02 0313.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 90-100%

0103.00 4250.00 4870.00

Median Family Income 100-110%

4060.00 5200.01

Median Family Income >= 120%

4090.00 4132.01

BEAVER COUNTY (007), PA

MSA: 38300

Moderate Income

6054.00

BLAIR COUNTY (013), PA

MSA: 11020

2020 Institution Disclosure Statement - Table 6

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

0110.02 1015.00

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9028.00 9118.00

CARBON COUNTY (025), PA

MSA: 10900

Middle Income

0201.06 0205.00

CENTRE COUNTY (027), PA

MSA: 44300

Middle Income

0115.02

CLINTON COUNTY (035), PA

MSA: NA

Middle Income

0305.00

COLUMBIA COUNTY (037), PA

MSA: 14100

Middle Income

0503.00

CRAWFORD COUNTY (039), PA

MSA: NA

Middle Income

1110.00

ERIE COUNTY (049), PA

MSA: 21500

2020 Institution Disclosure Statement - Table 6

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

0123.00

FRANKLIN COUNTY (055), PA

MSA: 16540

Middle Income

0104.00

LACKAWANNA COUNTY (069), PA

MSA: 42540

Upper Income

1104.01

LUZERNE COUNTY (079), PA

MSA: 42540

Middle Income

2101.00 2146.00

Upper Income

2112.01

LYCOMING COUNTY (081), PA

MSA: 48700

Low Income

0008.00

Middle Income

0106.00 0108.00 0111.00

MONROE COUNTY (089), PA

MSA: 20700

Middle Income

3002.01 3004.01 3005.01 3005.02 3010.01 3013.01

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

0808.00

PIKE COUNTY (103), PA

MSA: 35084

Moderate Income

9501.04

SNYDER COUNTY (109), PA

MSA: NA

Middle Income

0705.00

SULLIVAN COUNTY (113), PA

MSA: NA

Middle Income

9601.00

SUSQUEHANNA COUNTY (115), PA

MSA: NA

Middle Income

0325.00

UNION COUNTY (119), PA

MSA: NA

Upper Income

0906.00

VENANGO COUNTY (121), PA

MSA: NA

Middle Income

2002.00

WAYNE COUNTY (127), PA

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9608.00

WYOMING COUNTY (131), PA

MSA: 42540

Middle Income

4003.00

AIKEN COUNTY (003), SC

MSA: 12260

Middle Income

0203.01

CHARLESTON COUNTY (019), SC

MSA: 16700

Moderate Income

0026.12 0031.07 0031.08

Middle Income

0028.02

Upper Income

0046.09 0046.10

CHESTERFIELD COUNTY (025), SC

MSA: NA

Middle Income

9501.02

DORCHESTER COUNTY (035), SC

MSA: 16700

Moderate Income

0103.00

FLORENCE COUNTY (041), SC

MSA: 22500

2020 Institution Disclosure Statement - Table 6

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

0004.00

GREENVILLE COUNTY (045), SC

MSA: 24860

Low Income

0023.03

Middle Income

0025.03

HAMPTON COUNTY (049), SC

MSA: NA

Middle Income

9204.00

LEXINGTON COUNTY (063), SC

MSA: 17900

Middle Income

0210.30

SPARTANBURG COUNTY (083), SC

MSA: 43900

Moderate Income

0207.02

YORK COUNTY (091), SC

MSA: 16740

Moderate Income

0609.01

MINNEHAHA COUNTY (099), SD

MSA: 43620

Upper Income

0104.04

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

PENNINGTON COUNTY (103), SD

MSA: 39660

Middle Income

0114.00

ANDERSON COUNTY (001), TN

MSA: 28940

Middle Income

0213.02

BENTON COUNTY (005), TN

MSA: NA

Middle Income

9632.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 40-50%

0158.03

Median Family Income 80-90%

0194.00

Median Family Income 110-120%

0182.02

FENTRESS COUNTY (049), TN

MSA: NA

Moderate Income

9652.00

GIBSON COUNTY (053), TN

MSA: 27180

Middle Income

9674.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

GREENE COUNTY (059), TN

MSA: NA

Moderate Income

0901.00

HAMILTON COUNTY (065), TN

MSA: 16860

Low Income

0026.00

KNOX COUNTY (093), TN

MSA: 28940

Low Income

0026.00

Moderate Income

0065.02

Upper Income

0071.00

LOUDON COUNTY (105), TN

MSA: 28940

Middle Income

0603.01

RUTHERFORD COUNTY (149), TN

MSA: 34980

Upper Income

0412.01

SEVIER COUNTY (155), TN

MSA: NA

Middle Income

0805.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 30-40%

0009.00 0099.02

Median Family Income 40-50%

0053.00 0056.00 0099.01

Median Family Income 80-90%

0224.10

TIPTON COUNTY (167), TN

MSA: 32820

Low Income

0407.00

WASHINGTON COUNTY (179), TN

MSA: 27740

Moderate Income

0601.00

WEAKLEY COUNTY (183), TN

MSA: NA

Middle Income

9683.00 9687.00

Upper Income

9682.01

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0506.02

BEXAR COUNTY (029), TX

MSA: 41700

2020 Institution Disclosure Statement - Table 6

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 50-60%

1609.01

Median Family Income 60-70%

1107.00 1616.00 1816.02

Median Family Income 110-120%

1414.02

Median Family Income >= 120%

1215.04 1821.02

BRAZORIA COUNTY (039), TX

MSA: 26420

Middle Income

6609.00

BURNET COUNTY (053), TX

MSA: NA

Upper Income

9602.00

CHEROKEE COUNTY (073), TX

MSA: NA

Moderate Income

9505.00

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 50-60%

0122.07 0169.02 0181.05 0201.00

Median Family Income 60-70%

0099.00 0178.05

Median Family Income 90-100%

0021.00

Median Family Income 100-110%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0164.01

Median Family Income 110-120%

0168.02

Median Family Income >= 120%

0005.00

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 80-90%

0208.00

Median Family Income >= 120%

0203.08

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 70-80%

0038.04

Median Family Income 80-90%

0103.32

Median Family Income 100-110%

0043.12

Median Family Income 110-120%

0043.09

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 80-90%

6724.00

Median Family Income 100-110%

6706.01

GALVESTON COUNTY (167), TX

MSA: 26420

2020 Institution Disclosure Statement - Table 6

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

7207.00

GRIMES COUNTY (185), TX

MSA: NA

Middle Income

1801.02

HARDIN COUNTY (199), TX

MSA: 13140

Middle Income

0307.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 50-60%

2231.00 2415.00 4327.02

Median Family Income 60-70%

2311.00 3304.00 3337.00

Median Family Income 70-80%

2324.01 4401.00 5218.00

Median Family Income 80-90%

2501.00

Median Family Income 90-100%

5560.00

Median Family Income 100-110%

2530.00 5423.01 5427.00

Median Family Income 110-120%

5428.00

Median Family Income >= 120%

4318.02 5115.00 5401.00

HIDALGO COUNTY (215), TX

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 32580

Median Family Income 70-80%

0225.02

JEFFERSON COUNTY (245), TX

MSA: 13140

Moderate Income

0011.00

Middle Income

0013.01

JOHNSON COUNTY (251), TX

MSA: 23104

Middle Income

1304.10

LUBBOCK COUNTY (303), TX

MSA: 31180

Low Income

0009.00

Moderate Income

0024.00 0025.00

Middle Income

0105.08

MCLENNAN COUNTY (309), TX

MSA: 47380

Middle Income

0037.07

Upper Income

0037.06 0040.00 0041.02

MATAGORDA COUNTY (321), TX

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

7301.00

MAVERICK COUNTY (323), TX

MSA: NA

Moderate Income

9506.02

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 60-70%

6930.00

Median Family Income >= 120%

6921.00 6942.02

NAVARRO COUNTY (349), TX

MSA: NA

Middle Income

9707.00

PALO PINTO COUNTY (363), TX

MSA: NA

Moderate Income

0007.00

PARKER COUNTY (367), TX

MSA: 23104

Upper Income

1404.07

POTTER COUNTY (375), TX

MSA: 11100

Low Income

0120.00

2020 Institution Disclosure Statement - Table 6

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

0145.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Middle Income

0403.02

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 50-60%

1060.02

Median Family Income 70-80%

1065.17

Median Family Income 80-90%

1132.13

Median Family Income 100-110%

1140.03

Median Family Income 110-120%

1065.10 1115.13

Median Family Income >= 120%

1139.19

TAYLOR COUNTY (441), TX

MSA: 10180

Middle Income

0122.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 40-50%

0024.32

Median Family Income 50-60%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0022.08

Median Family Income 80-90%

0024.21

Median Family Income 100-110%

0017.22

Median Family Income >= 120%

0018.59

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.00

WEBB COUNTY (479), TX

MSA: 29700

Middle Income

0013.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Middle Income

0201.13 0202.04 0204.05

Upper Income

0206.03

WILSON COUNTY (493), TX

MSA: 41700

Middle Income

0004.02

DAVIS COUNTY (011), UT

MSA: 36260

Middle Income

1270.02

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

JUAB COUNTY (023), UT

MSA: 39340

Middle Income

0101.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 70-80%

1145.00

Median Family Income 80-90%

1121.00 1129.18

Median Family Income 110-120%

1128.04

SUMMIT COUNTY (043), UT

MSA: NA

Middle Income

9641.01

TOOELE COUNTY (045), UT

MSA: 41620

Low Income

1306.00

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 110-120%

0022.04

WEBER COUNTY (057), UT

MSA: 36260

Low Income

2011.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

ADDISON COUNTY (001), VT

MSA: NA

Upper Income

9604.00

BENNINGTON COUNTY (003), VT

MSA: NA

Middle Income

9704.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0002.00 0009.00 0021.01

FRANKLIN COUNTY (011), VT

MSA: 15540

Moderate Income

0102.00

Middle Income

0101.00

LAMOILLE COUNTY (015), VT

MSA: NA

Middle Income

9533.00 9535.00

WINDHAM COUNTY (025), VT

MSA: NA

Middle Income

9672.00

WINDSOR COUNTY (027), VT

MSA: NA

2020 Institution Disclosure Statement - Table 6

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

9651.00

ARLINGTON COUNTY (013), VA

MSA: 47894

Upper Income

1015.00

CAROLINE COUNTY (033), VA

MSA: NA

Middle Income

0306.00

Upper Income

0305.00

CHARLES CITY COUNTY (036), VA

MSA: 40060

Middle Income

6001.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Low Income

1003.00

Moderate Income

1004.07

CULPEPER COUNTY (047), VA

MSA: 47894

Moderate Income

9301.01

FAIRFAX COUNTY (059), VA

MSA: 47894

2020 Institution Disclosure Statement - Table 6

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 80-90%

4210.01

Median Family Income 110-120%

4617.00

Median Family Income >= 120%

4220.00 4811.06

FAUQUIER COUNTY (061), VA

MSA: 47894

Middle Income

9304.01

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0509.00

HALIFAX COUNTY (083), VA

MSA: NA

Middle Income

9304.00

HENRICO COUNTY (087), VA

MSA: 40060

Low Income

2008.05

KING GEORGE COUNTY (099), VA

MSA: NA

Upper Income

0401.00

LOUDOUN COUNTY (107), VA

MSA: 47894

2020 Institution Disclosure Statement - Table 6

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

6117.00

Upper Income

6112.02

ORANGE COUNTY (137), VA

MSA: NA

Upper Income

1101.04

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Moderate Income

9014.08 9016.01

Middle Income

9014.09

Upper Income

9014.10

PULASKI COUNTY (155), VA

MSA: 13980

Middle Income

2102.01

ROCKINGHAM COUNTY (165), VA

MSA: 25500

Middle Income

0117.00

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Moderate Income

0203.04

WASHINGTON COUNTY (191), VA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 28700

Upper Income

0106.01

YORK COUNTY (199), VA

MSA: 47260

Middle Income

0510.00

ALEXANDRIA CITY (510), VA

MSA: 47894

Upper Income

2015.00

CHESAPEAKE CITY (550), VA

MSA: 47260

Middle Income

0208.09

PORTSMOUTH CITY (740), VA

MSA: 47260

Moderate Income

2125.00

RICHMOND CITY (760), VA

MSA: 40060

Low Income

0607.00 0610.00

SALEM CITY (775), VA

MSA: 40220

Middle Income

0101.00

WAYNESBORO CITY (820), VA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 44420

Moderate Income

0033.00

BENTON COUNTY (005), WA

MSA: 28420

Upper Income

0108.03

CLALLAM COUNTY (009), WA

MSA: NA

Middle Income

0014.00

CLARK COUNTY (011), WA

MSA: 38900

Low Income

0410.05

Moderate Income

0407.11

COWLITZ COUNTY (015), WA

MSA: 31020

Low Income

0021.00

FRANKLIN COUNTY (021), WA

MSA: 28420

Moderate Income

0201.00

GRANT COUNTY (025), WA

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0110.00

Upper Income

0102.00

GRAYS HARBOR COUNTY (027), WA

MSA: NA

Middle Income

0002.00 0009.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 30-40%

0112.00

Median Family Income 40-50%

0292.03

Median Family Income 60-70%

0300.03

Median Family Income 70-80%

0262.00 0279.00

Median Family Income 90-100%

0253.01

Median Family Income 100-110%

0320.02

Median Family Income >= 120%

0322.08

KITSAP COUNTY (035), WA

MSA: 14740

Moderate Income

0924.00

Middle Income

0904.00 0928.01

2020 Institution Disclosure Statement - Table 6

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

0902.02

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 50-60%

0717.06

Median Family Income 60-70%

0633.00

Median Family Income 80-90%

0713.07

Median Family Income 90-100%

0731.24

Median Family Income 110-120%

9400.09

Median Family Income >= 120%

0703.13 0728.00

SKAGIT COUNTY (057), WA

MSA: 34580

Middle Income

9525.00

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 40-50%

0514.00

Median Family Income 110-120%

0521.08

SPOKANE COUNTY (063), WA

MSA: 44060

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0112.01 0114.00

THURSTON COUNTY (067), WA

MSA: 36500

Middle Income

0108.00

YAKIMA COUNTY (077), WA

MSA: 49420

Middle Income

0003.00

BERKELEY COUNTY (003), WV

MSA: 25180

Upper Income

9712.01

HANCOCK COUNTY (029), WV

MSA: 48260

Middle Income

0207.00

JEFFERSON COUNTY (037), WV

MSA: 47894

Low Income

9724.01

BROWN COUNTY (009), WI

MSA: 24580

Upper Income

9400.01

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 80-90%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0026.02

Median Family Income 110-120%

0105.01

WAUKESHA COUNTY (133), WI

MSA: 33340

Middle Income

2006.00

Upper Income

2038.02

ALBANY COUNTY (001), WY

MSA: NA

Middle Income

9637.00

NATRONA COUNTY (025), WY

MSA: 16220

Upper Income

0018.00

TETON COUNTY (039), WY

MSA: NA

Upper Income

9677.02

UINTA COUNTY (041), WY

MSA: NA

Middle Income

9753.00

WASHAKIE COUNTY (043), WY

MSA: NA

Middle Income

2020 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

0002.00

2020 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 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 Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	6,380	6,380	0	0.00%
Small Farm Loans	8	8	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9,436	9,436	0	0.00%
Total	15,826	15,826	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.