

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>AUTAUGA COUNTY (001), AL</b>										
<b>MSA 33860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	171	0	0	0	0	0	0	0	0
Income Not Known	0	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	171	0	0	0	0	0	0	0	0
<b>BALDWIN COUNTY (003), AL</b>										
<b>MSA 19300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	328	2	504	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	1	328	2	504	0	0
<b>BLOUNT COUNTY (009), AL</b>										
<b>MSA 13820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	59	0	0	0	0	1	59	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	1	59	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)
<b>BUTLER COUNTY (013), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
<b>CALHOUN COUNTY (015), AL</b>										
<b>MSA 11500</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>CLAY COUNTY (027), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	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	2	94	0	0	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CULLMAN COUNTY (043), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0
<b>ETOWAH COUNTY (055), AL</b>										
<b>MSA 23460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	253	0	0	1	106	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	253	0	0	1	106	0	0
<b>HENRY COUNTY (067), AL</b>										
<b>MSA 20020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	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	1	57	1	151	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)
<b>JEFFERSON COUNTY (073), AL</b>										
<b>MSA 13820</b>										
<b>Outside Assessment Area</b>										
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	1	361	1	361	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	90	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	90	0	0	1	361	1	361	0	0
<b>LEE COUNTY (081), AL</b>										
<b>MSA 12220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	147	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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

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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)
<b>LIMESTONE COUNTY (083), AL</b>										
<b>MSA 26620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	1	144	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	53	1	144	0	0	0	0	0	0
<b>MADISON COUNTY (089), AL</b>										
<b>MSA 26620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	2	241	0	0	2	241	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	181	1	143	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	181	3	384	0	0	2	241	0	0
<b>MARSHALL COUNTY (095), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	54	0	0	0	0	0	0	0	0
Income Not Known	0	0	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

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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)
<b>MOBILE COUNTY (097), AL</b>										
<b>MSA 33660</b>										
<b>Outside Assessment Area</b>										
Low Income	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	134	0	0	1	747	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	134	0	0	1	747	0	0	0	0
<b>MONTGOMERY COUNTY (101), AL</b>										
<b>MSA 33860</b>										
<b>Outside Assessment Area</b>										
Low Income	1	42	0	0	1	266	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	0	0	0	0	0	0
Upper Income	0	0	1	247	0	0	0	0	0	0
Income Not Known	0	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	117	1	247	1	266	0	0	0	0
<b>PICKENS COUNTY (107), AL</b>										
<b>MSA 46220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

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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)
<b>RUSSELL COUNTY (113), AL</b>										
<b>MSA 17980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	87	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	1	87	1	115	0	0	0	0	0	0
<b>SHELBY COUNTY (117), AL</b>										
<b>MSA 13820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	238	0	0	0	0	0	0
Income Not Known	0	0	0	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
<b>TALLADEGA COUNTY (121), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	0	0	0	0

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State: ALABAMA (01)

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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)
<b>TUSCALOOSA COUNTY (125), AL</b>										
<b>MSA 46220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	358	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	358	0	0	0	0
<b>WALKER COUNTY (127), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	139	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	139	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	22	1,461	15	2,078	5	2,060	7	1,271	0	0
STATE TOTAL	22	1,461	15	2,078	5	2,060	7	1,271	0	0

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Respondent ID: 0000025022

Agency: OCC - 1

State: ALASKA (02)

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<b>ANCHORAGE MUNICIPALITY (020), AK</b>										
<b>MSA 11260</b>										
<b>Outside Assessment Area</b>										
Low Income	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	2	226	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	226	0	0	0	0	0	0
<b>MATANUSKA-SUSITNA BOROUGH (170), AK</b>										
<b>MSA 11260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	208	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	208	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	82	4	434	0	0	0	0	0	0
STATE TOTAL	1	82	4	434	0	0	0	0	0	0

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Respondent ID: 0000025022

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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)
<b>COCONINO COUNTY (005), AZ</b>										
<b>MSA 22380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	380	0	0	0	0
Upper Income	0	0	0	0	1	292	0	0	0	0
Income Not Known	0	0	0	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	672	0	0	0	0
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
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	69	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	2	263	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	69	2	263	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PINAL COUNTY (021), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	58	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	127	2	263	2	672	0	0	0	0
STATE TOTAL	2	127	2	263	2	672	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENTON COUNTY (007), AR</b>										
<b>MSA 22220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	74	0	0	0	0	0	0	0	0
Middle Income	0	0	1	103	0	0	0	0	0	0
Upper Income	0	0	2	261	0	0	1	136	0	0
Income Not Known	0	0	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	3	364	0	0	1	136	0	0
<b>BOONE COUNTY (009), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0
<b>CLARK COUNTY (019), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLEBURNE COUNTY (023), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
<b>FAULKNER COUNTY (045), AR</b>										
<b>MSA 30780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	142	1	109	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	142	1	109	0	0	0	0	0	0
<b>GARLAND COUNTY (051), AR</b>										
<b>MSA 26300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	765	2	332	0	0	2	154	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	11	765	2	332	0	0	2	154	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HOT SPRING COUNTY (059), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
<b>MONROE COUNTY (095), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0
<b>POPE COUNTY (115), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	130	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PULASKI COUNTY (119), AR</b>										
<b>MSA 30780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	115	0	0	0	0	0	0
Middle Income	0	0	1	136	1	379	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	251	1	379	0	0	0	0
<b>ST. FRANCIS COUNTY (123), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	601	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	601	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	17	1,075	11	1,413	2	980	3	290	0	0
STATE TOTAL	17	1,075	11	1,413	2	980	3	290	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALAMEDA COUNTY (001), CA</b>										
<b>MSA 36084</b>										
<b>Outside Assessment Area</b>										
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	104	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	84	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	65	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	164	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	149	2	268	0	0	0	0	0	0
<b>BUTTE COUNTY (007), CA</b>										
<b>MSA 17020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	107	0	0	1	107	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	1	107	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CALAVERAS COUNTY (009), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	358	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	358	0	0	0	0
<b>COLUSA COUNTY (011), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	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	0	0	1	150	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>CONTRA COSTA COUNTY (013), CA</b>										
<b>MSA 36084</b>										
<b>Outside Assessment Area</b>										
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	121	1	139	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	2	256	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	71	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	54	3	341	0	0	0	0	0	0
Median Family Income ≥ 120%	1	29	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	275	6	736	0	0	0	0	0	0
<b>EL DORADO COUNTY (017), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Low Income	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	311	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRESNO COUNTY (019), CA</b>										
<b>MSA 23420</b>										
<b>Outside Assessment Area</b>										
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	277	0	0	0	0
Median Family Income 50-60%	1	73	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	247	1	264	0	0	0	0
Median Family Income 70-80%	4	264	1	159	0	0	0	0	0	0
Median Family Income 80-90%	3	241	2	278	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	4	649	1	337	0	0	0	0
Median Family Income 110-120%	0	0	1	156	0	0	0	0	0	0
Median Family Income ≥ 120%	8	587	5	698	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,165	14	2,187	3	878	0	0	0	0
<b>GLENN COUNTY (021), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HUMBOLDT COUNTY (023), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	152	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	152	0	0	0	0	0	0
<b>IMPERIAL COUNTY (025), CA</b>										
<b>MSA 20940</b>										
<b>Outside Assessment Area</b>										
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	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	102	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>KERN COUNTY (029), CA</b>										
<b>MSA 12540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	269	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	244	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	20	1	102	1	270	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	154	1	647	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	209	2	362	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	229	8	1,131	2	917	0	0	0	0
<b>KINGS COUNTY (031), CA</b>										
<b>MSA 25260</b>										
<b>Outside Assessment Area</b>										
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	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	94	1	121	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (033), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	1	40	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	236	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	2	236	0	0	0	0	0	0
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Outside Assessment Area</b>										
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	133	1	251	0	0	0	0
Median Family Income 40-50%	0	0	1	102	0	0	0	0	0	0
Median Family Income 50-60%	3	264	5	529	1	319	0	0	0	0
Median Family Income 60-70%	13	887	7	778	0	0	1	44	0	0
Median Family Income 70-80%	1	51	1	129	0	0	0	0	0	0
Median Family Income 80-90%	7	573	4	463	7	2,072	2	201	0	0
Median Family Income 90-100%	2	70	5	748	1	320	2	445	0	0
Median Family Income 100-110%	2	182	1	119	1	267	0	0	0	0
Median Family Income 110-120%	2	186	4	492	0	0	0	0	0	0
Median Family Income ≥ 120%	15	1,061	11	1,388	3	1,120	1	72	0	0
Median Family Income Not Known	1	34	2	257	0	0	2	257	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	3,308	42	5,138	14	4,349	8	1,019	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MADERA COUNTY (039), CA</b>										
<b>MSA 31460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	1	106	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	273	4	558	0	0	0	0	0	0
Income Not Known	0	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	301	5	664	0	0	0	0	0	0
<b>MENDOCINO COUNTY (045), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	2	342	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	342	0	0	0	0	0	0
<b>MONTEREY COUNTY (053), CA</b>										
<b>MSA 41500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	115	0	0	0	0	0	0
Middle Income	2	143	0	0	0	0	1	89	0	0
Upper Income	2	130	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	4	273	2	217	0	0	1	89	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NAPA COUNTY (055), CA</b>										
<b>MSA 34900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	178	2	233	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	2	233	0	0	0	0	0	0
<b>NEVADA COUNTY (057), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	163	3	362	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	163	3	362	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
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	177	0	0	1	177	0	0
Median Family Income 40-50%	2	164	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	172	1	101	1	518	1	101	0	0
Median Family Income 60-70%	4	238	1	110	0	0	0	0	0	0
Median Family Income 70-80%	1	98	2	299	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	147	13	1,421	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	123	0	0	0	0	0	0
Median Family Income 110-120%	3	141	1	112	0	0	0	0	0	0
Median Family Income ≥ 120%	2	171	2	233	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	17	1,131	22	2,576	1	518	2	278	0	0
<b>PLACER COUNTY (061), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	166	0	0	0	0	0	0
Middle Income	2	130	0	0	0	0	0	0	0	0
Upper Income	1	66	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	196	1	166	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RIVERSIDE COUNTY (065), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
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	241	6	724	1	370	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	157	3	477	0	0	0	0	0	0
Median Family Income 80-90%	1	38	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	86	1	149	0	0	1	32	0	0
Median Family Income 110-120%	0	0	0	0	1	295	0	0	0	0
Median Family Income ≥ 120%	2	142	3	510	0	0	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	10	664	13	1,860	2	665	2	184	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SACRAMENTO COUNTY (067), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
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%	6	439	2	288	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	129	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%	8	609	8	1,099	1	317	0	0	0	0
Median Family Income 80-90%	0	0	0	0	3	923	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	280	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	223	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	1,048	15	2,019	4	1,240	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN BERNARDINO COUNTY (071), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
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	2	714	0	0	0	0
Median Family Income 30-40%	0	0	2	316	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	108	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	250	0	0	0	0	0	0
Median Family Income 60-70%	6	280	3	534	2	700	0	0	0	0
Median Family Income 70-80%	1	87	2	326	1	459	0	0	0	0
Median Family Income 80-90%	2	170	1	121	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	422	0	0	0	0
Median Family Income 100-110%	1	67	4	457	0	0	0	0	0	0
Median Family Income 110-120%	0	0	4	699	0	0	0	0	0	0
Median Family Income ≥ 120%	2	181	8	1,123	3	1,258	2	243	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	785	27	3,934	9	3,553	2	243	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Outside Assessment Area</b>										
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%	12	564	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	346	0	0	0	0
Median Family Income 50-60%	3	263	1	109	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	62	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	92	2	257	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	288	1	327	0	0	0	0
Median Family Income 110-120%	0	0	3	394	0	0	0	0	0	0
Median Family Income ≥ 120%	1	59	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	18	1,040	8	1,048	2	673	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN FRANCISCO COUNTY (075), CA</b>										
<b>MSA 41884</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	66	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	66	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>SAN JOAQUIN COUNTY (077), CA</b>										
<b>MSA 44700</b>										
<b>Outside Assessment Area</b>										
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	27	1	103	0	0	0	0	0	0
Median Family Income 40-50%	1	52	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	149	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	103	1	400	0	0	0	0
Median Family Income 70-80%	1	60	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	122	1	132	1	900	0	0	0	0
Median Family Income 90-100%	2	136	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	149	1	600	0	0	0	0
Median Family Income 110-120%	1	82	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	2	454	1	381	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	479	7	1,090	4	2,281	0	0	0	0
<b>SAN LUIS OBISPO COUNTY (079), CA</b>										
<b>MSA 42020</b>										
<b>Outside Assessment Area</b>										
Low Income	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	193	1	182	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	193	1	182	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	138	0	0	0	0	0	0
Moderate Income	0	0	4	520	0	0	0	0	0	0
Middle Income	1	50	5	637	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	10	1,295	0	0	0	0	0	0
<b>SANTA CLARA COUNTY (085), CA</b>										
<b>MSA 41940</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	298	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	184	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	72	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	114	3	505	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	484	4	689	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>SANTA CRUZ COUNTY (087), CA</b>										
<b>MSA 42100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	1	110	0	0	2	205	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	110	0	0	2	205	0	0
<b>SHASTA COUNTY (089), CA</b>										
<b>MSA 39820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	280	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	1	280	0	0	0	0
<b>SISKIYOU COUNTY (093), CA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	143	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	143	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOLANO COUNTY (095), CA</b>										
<b>MSA 46700</b>										
<b>Outside Assessment Area</b>										
Low Income	1	90	0	0	0	0	1	90	0	0
Moderate Income	1	61	1	172	0	0	0	0	0	0
Middle Income	0	0	1	205	0	0	0	0	0	0
Upper Income	2	163	3	414	0	0	0	0	0	0
Income Not Known	0	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	314	5	791	0	0	1	90	0	0
<b>SONOMA COUNTY (097), CA</b>										
<b>MSA 42220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	239	1	105	0	0	0	0	0	0
Middle Income	1	65	1	240	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	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	325	2	345	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STANISLAUS COUNTY (099), CA</b>										
<b>MSA 33700</b>										
<b>Outside Assessment Area</b>										
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	108	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	165	0	0	0	0	0	0
Median Family Income 60-70%	2	114	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	113	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	152	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	103	0	0	1	103	0	0
Median Family Income ≥ 120%	1	81	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	460	3	376	0	0	1	103	0	0
<b>SUTTER COUNTY (101), CA</b>										
<b>MSA 49700</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	32	0	0
Upper Income	1	82	1	150	1	329	0	0	0	0
Income Not Known	0	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	329	1	32	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TULARE COUNTY (107), CA</b>										
<b>MSA 47300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	4	462	0	0	0	0	0	0
Middle Income	3	166	2	256	0	0	5	422	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	166	6	718	0	0	5	422	0	0
<b>VENTURA COUNTY (111), CA</b>										
<b>MSA 37100</b>										
<b>Outside Assessment Area</b>										
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	159	1	137	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	69	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	131	0	0	0	0	0	0
Median Family Income 110-120%	0	0	9	1,125	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	266	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	228	11	1,393	1	266	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YOLO COUNTY (113), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	93	2	248	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	1	53	2	216	0	0	0	0	0	0
Income Not Known	0	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	146	5	571	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	217	14,784	237	31,743	45	16,307	26	2,772	0	0
STATE TOTAL	217	14,784	237	31,743	45	16,307	26	2,772	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)
<b>ADAMS COUNTY (001), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	357	3	682	0	0	0	0	0	0
Middle Income	0	0	2	231	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	357	5	913	0	0	0	0	0	0
<b>ARAPAHOE COUNTY (005), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
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	61	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	51	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	151	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	263	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOULDER COUNTY (013), CO</b>										
<b>MSA 14500</b>										
<b>Outside Assessment Area</b>										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	119	2	220	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	219	2	220	0	0	0	0	0	0
<b>DENVER COUNTY (031), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
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	44	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	455	0	0	0	0
Median Family Income 50-60%	2	157	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	3	201	0	0	1	455	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (035), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Low Income	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	103	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	103	0	0	0	0	0	0	0	0
<b>EAGLE COUNTY (037), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	103	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>EL PASO COUNTY (041), CO</b>										
<b>MSA 17820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	63	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	40	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	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	103	2	234	0	0	0	0	0	0
<b>GILPIN COUNTY (047), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>GRAND COUNTY (049), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	1	105	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	1	105	0	0	0	0	0	0
<b>GUNNISON COUNTY (051), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>JEFFERSON COUNTY (059), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
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	54	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	81	1	127	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	1	127	0	0	0	0	0	0
<b>LARIMER COUNTY (069), CO</b>										
<b>MSA 22660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	56	0	0	0	0	1	56	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	1	56	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)
<b>MESA COUNTY (077), CO</b>										
<b>MSA 24300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	0	0	0	0
<b>MONTROSE COUNTY (085), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	197	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	197	0	0	0	0	0	0
<b>PUEBLO COUNTY (101), CO</b>										
<b>MSA 39380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	143	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	143	0	0	0	0	0	0

## 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)
<b>TELLER COUNTY (119), CO</b>										
<b>MSA 17820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	2	578	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	2	578	0	0	0	0
<b>WELD COUNTY (123), CO</b>										
<b>MSA 24540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	62	1	131	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	62	1	131	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	27	1,794	17	2,397	3	1,033	1	56	0	0
STATE TOTAL	27	1,794	17	2,397	3	1,033	1	56	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)
<b>FAIRFIELD COUNTY (001), CT</b>										
<b>MSA 14860</b>										
<b>Outside Assessment Area</b>										
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	29	2	251	0	0	0	0	0	0
Median Family Income 40-50%	4	326	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	196	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	69	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	371	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%	1	23	5	700	2	556	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	643	8	1,071	3	927	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARTFORD COUNTY (003), CT</b>										
<b>MSA 25540</b>										
<b>Inside AA 0007</b>										
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%	11	483	2	371	0	0	1	21	0	0
Median Family Income 30-40%	31	1,321	6	795	1	275	0	0	0	0
Median Family Income 40-50%	7	204	2	255	0	0	0	0	0	0
Median Family Income 50-60%	17	723	3	650	0	0	0	0	0	0
Median Family Income 60-70%	12	402	6	1,024	1	305	0	0	0	0
Median Family Income 70-80%	16	462	4	711	2	941	4	65	0	0
Median Family Income 80-90%	41	1,769	6	805	5	3,054	2	87	0	0
Median Family Income 90-100%	26	916	3	534	2	1,377	1	37	0	0
Median Family Income 100-110%	21	803	5	769	1	768	0	0	0	0
Median Family Income 110-120%	39	1,642	4	540	8	2,668	3	609	0	0
Median Family Income ≥ 120%	93	3,380	15	2,462	5	1,623	7	182	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	314	12,105	56	8,916	25	11,011	18	1,001	0	0
<b>LITCHFIELD COUNTY (005), CT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	2	218	0	0	0	0	0	0
Middle Income	6	293	2	240	4	3,200	0	0	0	0
Upper Income	2	30	0	0	0	0	0	0	0	0
Income Not Known	0	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	353	4	458	4	3,200	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (007), CT</b>										
<b>MSA 25540</b>										
<b>Inside AA 0007</b>										
Low Income	2	101	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	203	0	0	0	0	0	0	0	0
Upper Income	12	477	3	442	0	0	2	67	0	0
Income Not Known	0	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	781	3	442	0	0	2	67	0	0
<b>NEW HAVEN COUNTY (009), CT</b>										
<b>MSA 35300</b>										
<b>Inside AA 0016</b>										
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	166	1	150	0	0	1	10	0	0
Median Family Income 30-40%	8	388	0	0	0	0	0	0	0	0
Median Family Income 40-50%	6	230	0	0	1	292	0	0	0	0
Median Family Income 50-60%	1	21	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	100	2	288	0	0	0	0	0	0
Median Family Income 70-80%	4	77	0	0	0	0	0	0	0	0
Median Family Income 80-90%	7	164	0	0	1	661	0	0	0	0
Median Family Income 90-100%	4	187	0	0	0	0	0	0	0	0
Median Family Income 100-110%	9	595	4	474	2	1,350	1	29	0	0
Median Family Income 110-120%	5	142	2	355	0	0	1	10	0	0
Median Family Income ≥ 120%	15	701	2	244	0	0	1	13	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	70	2,771	11	1,511	4	2,303	4	62	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)
<b>NEW LONDON COUNTY (011), CT</b>										
<b>MSA 35980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	280	0	0	0	0	0	0	0	0
Middle Income	2	121	0	0	0	0	0	0	0	0
Upper Income	2	96	0	0	0	0	0	0	0	0
Income Not Known	0	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	497	0	0	0	0	0	0	0	0
<b>TOLLAND COUNTY (013), CT</b>										
<b>MSA 25540</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	17	0	0	0	0	0	0	0	0
Middle Income	3	164	2	300	0	0	0	0	0	0
Upper Income	8	243	2	305	0	0	0	0	0	0
Income Not Known	0	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	424	4	605	0	0	0	0	0	0
<b>WINDHAM COUNTY (015), CT</b>										
<b>MSA 49340</b>										
<b>Outside Assessment Area</b>										
Low Income	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	360	2	327	0	0	0	0	0	0
Upper Income	1	13	0	0	0	0	0	0	0	0
Income Not Known	0	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	373	2	327	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	415	16,081	74	11,474	29	13,314	24	1,130	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	32	1,866	14	1,856	7	4,127	0	0	0	0
STATE TOTAL	447	17,947	88	13,330	36	17,441	24	1,130	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENT COUNTY (001), DE</b>										
<b>MSA 20100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	150	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	207	2	249	1	289	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	207	3	399	1	289	0	0	0	0
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Inside AA 0024</b>										
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	63	1	150	0	0	0	0	0	0
Median Family Income 60-70%	6	143	0	0	2	912	0	0	0	0
Median Family Income 70-80%	2	71	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	134	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%	4	82	0	0	0	0	0	0	0	0
Median Family Income 110-120%	4	174	0	0	1	538	0	0	0	0
Median Family Income ≥ 120%	5	282	0	0	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	25	949	1	150	4	1,750	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUSSEX COUNTY (005), DE</b>										
<b>MSA 41540</b>										
<b>Outside Assessment Area</b>										
Low Income	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	407	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	6	407	1	120	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	25	949	1	150	4	1,750	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	614	4	519	1	289	0	0	0	0
STATE TOTAL	34	1,563	5	669	5	2,039	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DISTRICT OF COLUMBIA (001), DC</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
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	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>ALACHUA COUNTY (001), FL</b>										
<b>MSA 23540</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>BREVARD COUNTY (009), FL</b>										
<b>MSA 37340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	92	2	235	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	92	2	235	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</b>										
<b>Outside Assessment Area</b>										
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	58	3	575	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	179	0	0	0	0	0	0
Median Family Income 70-80%	1	75	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	321	1	136	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	79	0	0	0	0	1	79	0	0
Median Family Income ≥ 120%	3	208	0	0	1	1,000	1	88	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	741	5	890	1	1,000	2	167	0	0
<b>CHARLOTTE COUNTY (015), FL</b>										
<b>MSA 39460</b>										
<b>Outside Assessment Area</b>										
Low Income	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	45	2	448	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	2	448	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CITRUS COUNTY (017), FL</b>										
<b>MSA 26140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	261	0	0	0	0	0	0
Income Not Known	0	0	0	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	261	0	0	0	0	0	0
<b>CLAY COUNTY (019), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Low Income	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	96	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	0	0	0	0	0	0	0	0
<b>COLLIER COUNTY (021), FL</b>										
<b>MSA 34940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DIXIE COUNTY (029), FL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>DUVAL COUNTY (031), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
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	152	1	119	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	366	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	394	1	134	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	177	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	723	2	253	1	366	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ESCAMBIA COUNTY (033), FL</b>										
<b>MSA 37860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	145	1	151	1	290	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	145	1	151	1	290	0	0	0	0
<b>FLAGLER COUNTY (035), FL</b>										
<b>MSA 19660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	103	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	1	103	0	0	0	0	0	0
<b>GLADES COUNTY (043), FL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	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	1	30	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>HAMILTON COUNTY (047), FL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	244	1	590	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	244	1	590	0	0	0	0
<b>HILLSBOROUGH COUNTY (057), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
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	32	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	62	1	142	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	53	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	107	1	132	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	254	2	274	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>INDIAN RIVER COUNTY (061), FL</b>										
<b>MSA 42680</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	72	1	158	0	0	2	190	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	72	1	158	0	0	2	190	0	0
<b>LAKE COUNTY (069), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Low Income	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	269	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	3	269	1	113	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LEE COUNTY (071), FL</b>										
<b>MSA 15980</b>										
<b>Outside Assessment Area</b>										
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	287	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	226	0	0	0	0	0	0
Median Family Income 90-100%	1	60	1	137	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	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	2	146	4	650	0	0	0	0	0	0
<b>MADISON COUNTY (079), FL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	111	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	111	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>MANATEE COUNTY (081), FL</b>										
<b>MSA 35840</b>										
<b>Outside Assessment Area</b>										
Low Income	2	161	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	103	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	161	1	103	0	0	0	0	0	0
<b>MARION COUNTY (083), FL</b>										
<b>MSA 36100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	220	3	442	1	377	0	0	0	0
Middle Income	1	52	0	0	1	257	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	272	3	442	2	634	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤ \$100,000		Loan Amount at Origination > \$100,000 But ≤ \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Inside AA 0011</b>										
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	58	1	121	3	1,352	0	0	0	0
Median Family Income 50-60%	1	16	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	92	0	0	0	0	0	0	0	0
Median Family Income 70-80%	7	346	4	506	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,236	1	750	0	0
Median Family Income 90-100%	1	41	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	9	527	2	365	0	0	1	48	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	1,080	8	1,224	5	2,588	2	798	0	0
<b>MONROE COUNTY (087), FL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	330	0	0	1	107	0	0
Income Not Known	0	0	0	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	330	0	0	1	107	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (089), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	99	0	0	0	0	1	99	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	1	99	0	0
<b>OKALOOSA COUNTY (091), FL</b>										
<b>MSA 18880</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	179	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	179	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (095), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
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	76	0	0	1	803	0	0	0	0
Median Family Income 60-70%	1	65	0	0	0	0	1	65	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	41	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	217	0	0	0	0	0	0
Median Family Income ≥ 120%	2	97	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	279	1	217	1	803	1	65	0	0
<b>OSCEOLA COUNTY (097), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	334	3	899	0	0	0	0
Middle Income	1	38	0	0	0	0	0	0	0	0
Upper Income	0	0	1	125	0	0	0	0	0	0
Income Not Known	0	0	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	4	459	3	899	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PALM BEACH COUNTY (099), FL</b>										
<b>MSA 48424</b>										
<b>Outside Assessment Area</b>										
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	300	1	116	0	0	1	84	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	78	1	240	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	68	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	89	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	535	3	506	0	0	1	84	0	0
<b>PASCO COUNTY (101), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	97	1	201	0	0	0	0	0	0
Middle Income	2	124	1	103	0	0	0	0	0	0
Upper Income	2	176	0	0	0	0	0	0	0	0
Income Not Known	0	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	397	2	304	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PINELLAS COUNTY (103), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
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	39	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	97	1	187	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	90	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	226	1	187	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>POLK COUNTY (105), FL</b>										
<b>MSA 29460</b>										
<b>Outside Assessment Area</b>										
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	58	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	82	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	128	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	268	0	0	0	0	0	0	0	0
<b>ST. JOHNS COUNTY (109), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	210	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	303	0	0	0	0
Income Not Known	0	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	210	0	0	1	303	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. LUCIE COUNTY (111), FL</b>										
<b>MSA 38940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	139	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	159	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	159	1	139	0	0	0	0	0	0
<b>SANTA ROSA COUNTY (113), FL</b>										
<b>MSA 37860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>SARASOTA COUNTY (115), FL</b>										
<b>MSA 35840</b>										
<b>Outside Assessment Area</b>										
Low Income	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	238	1	118	0	0	0	0	0	0
Upper Income	1	62	0	0	0	0	0	0	0	0
Income Not Known	0	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	300	1	118	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SEMINOLE COUNTY (117), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Low Income	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	366	1	147	1	284	0	0	0	0
Upper Income	3	130	0	0	0	0	0	0	0	0
Income Not Known	0	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	496	1	147	1	284	0	0	0	0
<b>SUMTER COUNTY (119), FL</b>										
<b>MSA 45540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	73	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>VOLUSIA COUNTY (127), FL</b>										
<b>MSA 19660</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	180	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	120	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	120	1	180	0	0	0	0	0	0
<b>WALTON COUNTY (131), FL</b>										
<b>MSA 18880</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	91	1	205	0	0	0	0	0	0
Middle Income	1	67	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	158	2	355	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	20	1,080	8	1,224	5	2,588	2	798	0	0
TOTAL OUTSIDE AA IN STATE	105	6,668	51	7,672	12	5,169	10	977	0	0
STATE TOTAL	125	7,748	59	8,896	17	7,757	12	1,775	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BALDWIN COUNTY (009), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
<b>BANKS COUNTY (011), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	229	1	327	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	229	1	327	0	0	0	0
<b>BARROW COUNTY (013), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	131	2	291	0	0	2	131	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	2	291	0	0	2	131	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BIBB COUNTY (021), GA</b>										
<b>MSA 31420</b>										
<b>Outside Assessment Area</b>										
Low Income	1	41	0	0	1	266	0	0	0	0
Moderate Income	0	0	0	0	1	327	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	2	593	0	0	0	0
<b>BRANTLEY COUNTY (025), GA</b>										
<b>MSA 15260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	4	574	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	4	574	0	0	0	0	0	0
<b>BRYAN COUNTY (029), GA</b>										
<b>MSA 42340</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	113	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	2	100	1	113	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BULLOCH COUNTY (031), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	149	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	149	0	0	0	0	0	0	0	0
<b>BURKE COUNTY (033), GA</b>										
<b>MSA 12260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
<b>CARROLL COUNTY (045), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	62	0	0	0	0	0	0	0	0
Middle Income	0	0	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	62	1	102	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>CHATHAM COUNTY (051), GA</b>										
<b>MSA 42340</b>										
<b>Outside Assessment Area</b>										
Low Income	1	75	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	0	0	0	0
Middle Income	2	96	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	232	0	0	0	0	0	0	0	0
<b>CHEROKEE COUNTY (057), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	113	0	0	1	113	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	113	0	0	1	113	0	0
<b>CLARKE COUNTY (059), GA</b>										
<b>MSA 12020</b>										
<b>Outside Assessment Area</b>										
Low Income	2	170	0	0	0	0	0	0	0	0
Moderate Income	1	62	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	232	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COBB COUNTY (067), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
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	149	1	133	0	0	0	0	0	0
Median Family Income 50-60%	1	91	2	239	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	69	2	302	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	69	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	59	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	113	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	437	6	787	0	0	0	0	0	0
<b>COWETA COUNTY (077), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	70	1	124	0	0	0	0	0	0
Income Not Known	0	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	1	124	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DECATUR COUNTY (087), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	287	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	287	0	0	0	0	0	0	0	0
<b>DEKALB COUNTY (089), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
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	250	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	120	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	120	1	250	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOOLY COUNTY (093), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	0	0	0	0
<b>DOUGLAS COUNTY (097), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>FAYETTE COUNTY (113), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	104	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FORSYTH COUNTY (117), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	78	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	0	0	0	0
<b>FULTON COUNTY (121), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
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%	4	295	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	146	1	424	1	146	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	295	1	146	1	424	1	146	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GORDON COUNTY (129), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	172	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	172	0	0	0	0	0	0
<b>GWINNETT COUNTY (135), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
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	132	3	517	1	268	2	253	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	38	1	140	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	70	1	118	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	240	5	775	1	268	2	253	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HABERSHAM COUNTY (137), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	128	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	0	0	0	0	0	0
<b>HARALSON COUNTY (143), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	98	0	0	1	349	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	98	0	0	1	349	0	0	0	0
<b>HOUSTON COUNTY (153), GA</b>										
<b>MSA 47580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JACKSON COUNTY (157), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0
<b>MUSCOGEE COUNTY (215), GA</b>										
<b>MSA 17980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	406	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	406	0	0	0	0
<b>NEWTON COUNTY (217), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>OCONEE COUNTY (219), GA</b>										
<b>MSA 12020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	84	0	0	0	0	0	0	0	0
Income Not Known	0	0	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
<b>RICHMOND COUNTY (245), GA</b>										
<b>MSA 12260</b>										
<b>Outside Assessment Area</b>										
Low Income	5	452	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	482	0	0	0	0	0	0	0	0
<b>ROCKDALE COUNTY (247), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TURNER COUNTY (287), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
<b>WALTON COUNTY (297), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	2	242	0	0	1	118	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	242	0	0	1	118	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	58	3,835	29	4,171	7	2,367	7	761	0	0
STATE TOTAL	58	3,835	29	4,171	7	2,367	7	761	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAWAII COUNTY (001), HI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	81	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	0	0	0	0
<b>KAUAI COUNTY (007), HI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	7	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	88	0	0	0	0	0	0	0	0
STATE TOTAL	2	88	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>ADA COUNTY (001), ID</b>										
<b>MSA 14260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	1	129	0	0	1	129	0	0
Upper Income	2	192	1	129	2	1,002	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	241	2	258	2	1,002	1	129	0	0
<b>BINGHAM COUNTY (011), ID</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	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	0	0	1	119	0	0	0	0	0	0
<b>GOODING COUNTY (047), ID</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	107	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	107	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>JEROME COUNTY (053), ID</b>										
<b>MSA 46300</b>										
<b>Outside Assessment Area</b>										
Low Income	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	118	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0
<b>KOOTENAI COUNTY (055), ID</b>										
<b>MSA 17660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	273	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	273	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	466	5	650	2	1,002	1	129	0	0
STATE TOTAL	7	466	5	650	2	1,002	1	129	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHAMPAIGN COUNTY (019), IL</b>										
<b>MSA 16580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>COOK COUNTY (031), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
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	3	579	3	1,651	0	0	0	0
Median Family Income 50-60%	8	641	2	346	0	0	0	0	0	0
Median Family Income 60-70%	9	612	0	0	3	960	0	0	0	0
Median Family Income 70-80%	3	150	3	506	0	0	0	0	0	0
Median Family Income 80-90%	2	109	3	333	0	0	0	0	0	0
Median Family Income 90-100%	0	0	4	705	0	0	1	215	0	0
Median Family Income 100-110%	1	80	4	729	0	0	2	326	0	0
Median Family Income 110-120%	1	50	0	0	2	612	0	0	0	0
Median Family Income ≥ 120%	7	497	2	267	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	32	2,218	21	3,465	8	3,223	3	541	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUPAGE COUNTY (043), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	89	1	140	1	281	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	180	3	859	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	89	2	320	4	1,140	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANE COUNTY (089), IL</b>										
<b>MSA 20994</b>										
<b>Outside Assessment Area</b>										
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%	2	192	2	272	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	49	5	857	1	314	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	314	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	312	0	0	2	312	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	323	9	1,441	2	628	2	312	0	0
<b>KENDALL COUNTY (093), IL</b>										
<b>MSA 20994</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>LAKE COUNTY (097), IL</b>										
<b>MSA 29404</b>										
<b>Outside Assessment Area</b>										
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	118	2	257	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	74	1	103	1	277	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	83	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	75	1	113	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	350	4	473	1	277	0	0	0	0
<b>LASALLE COUNTY (099), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	152	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PULASKI COUNTY (153), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	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	82	0	0	0	0	0	0	0	0
<b>ST. CLAIR COUNTY (163), IL</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Low Income	2	179	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	199	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	179	1	199	0	0	0	0	0	0
<b>SANGAMON COUNTY (167), IL</b>										
<b>MSA 44100</b>										
<b>Outside Assessment Area</b>										
Low Income	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	170	2	319	0	0	1	210	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	170	2	319	0	0	1	210	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILL COUNTY (197), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
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	82	0	0	0	0	1	82	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%	6	198	6	1,153	0	0	1	157	0	0
Median Family Income 100-110%	0	0	1	231	0	0	0	0	0	0
Median Family Income 110-120%	1	32	1	126	1	264	0	0	0	0
Median Family Income ≥ 120%	8	500	6	886	1	295	3	437	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	812	14	2,396	2	559	5	676	0	0
<b>WILLIAMSON COUNTY (199), IL</b>										
<b>MSA 16060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	2	259	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	259	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WINNEBAGO COUNTY (201), IL</b>										
<b>MSA 40420</b>										
<b>Outside Assessment Area</b>										
Low Income	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	46	0	0	0	0	1	46	0	0
Upper Income	2	175	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	46	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	68	4,590	57	9,127	17	5,827	12	1,785	0	0
STATE TOTAL	68	4,590	57	9,127	17	5,827	12	1,785	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	161	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	161	0	0	0	0	0	0
<b>BOONE COUNTY (011), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>CLARK COUNTY (019), IN</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Low Income	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	4	562	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	4	562	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DECATUR COUNTY (031), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	384	1	356	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	384	1	356	0	0	0	0
<b>DELAWARE COUNTY (035), IN</b>										
<b>MSA 34620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	62	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	0	0	0	0
<b>HAMILTON COUNTY (057), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>HOWARD COUNTY (067), IN</b>										
<b>MSA 29020</b>										
<b>Outside Assessment Area</b>										
Low Income	4	289	0	0	0	0	0	0	0	0
Moderate Income	1	58	0	0	0	0	1	58	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	347	0	0	0	0	1	58	0	0
<b>JASPER COUNTY (073), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	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	124	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	124	0	0	0	0	0	0	0	0
<b>JENNINGS COUNTY (079), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	141	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	141	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JOHNSON COUNTY (081), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	325	0	0	3	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	325	0	0	3	325	0	0
<b>LAKE COUNTY (089), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	1	77	1	102	0	0	0	0	0	0
Moderate Income	3	194	2	221	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	271	4	448	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (097), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
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	131	5	858	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	102	0	0	0	0	0	0
Median Family Income 50-60%	1	76	3	427	0	0	0	0	0	0
Median Family Income 60-70%	1	87	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	88	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	68	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	450	9	1,387	0	0	0	0	0	0
<b>PORTER COUNTY (127), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	0	0	1	274	0	0	0	0
Income Not Known	0	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	0	0	1	274	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. JOSEPH COUNTY (141), IN</b>										
<b>MSA 43780</b>										
<b>Outside Assessment Area</b>										
Low Income	1	94	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	94	0	0	0	0	0	0	0	0
<b>STEUBEN COUNTY (151), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	626	0	0	0	0
Income Not Known	0	0	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	1	626	0	0	0	0
<b>TIPPECANOE COUNTY (157), IN</b>										
<b>MSA 29200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (175), IN</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	28	1,959	26	3,494	3	1,256	4	383	0	0
STATE TOTAL	28	1,959	26	3,494	3	1,256	4	383	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)
<b>DUBUQUE COUNTY (061), IA</b>										
<b>MSA 20220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	50	1	202	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	202	0	0	0	0	0	0
<b>MARSHALL COUNTY (127), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
<b>MONTGOMERY COUNTY (137), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>POWESHIEK COUNTY (157), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0
<b>SCOTT COUNTY (163), IA</b>										
<b>MSA 19340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	126	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	126	0	0	0	0	0	0
<b>WEBSTER COUNTY (187), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	105	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>WOODBURY COUNTY (193), IA</b>										
<b>MSA 43580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	112	1	388	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	1	388	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	181	5	657	1	388	0	0	0	0
STATE TOTAL	3	181	5	657	1	388	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTLER COUNTY (015), KS</b>										
<b>MSA 48620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	253	0	0	0	0
Income Not Known	0	0	0	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
<b>LEAVENWORTH COUNTY (103), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	128	1	109	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	1	109	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>SEDGWICK COUNTY (173), KS</b>										
<b>MSA 48620</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	110	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	173	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	2	283	0	0	0	0	0	0
<b>SHAWNEE COUNTY (177), KS</b>										
<b>MSA 45820</b>										
<b>Outside Assessment Area</b>										
Low Income	1	46	0	0	1	281	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	46	0	0	1	281	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMNER COUNTY (191), KS</b>										
<b>MSA 48620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0
<b>WYANDOTTE COUNTY (209), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	2	177	1	116	2	827	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	177	1	116	2	827	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	450	4	508	4	1,361	0	0	0	0
STATE TOTAL	6	450	4	508	4	1,361	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOONE COUNTY (015), KY</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	104	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	104	0	0	0	0	0	0
<b>BULLITT COUNTY (029), KY</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Low Income	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	182	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	2	182	1	115	0	0	0	0	0	0
<b>CALLOWAY COUNTY (035), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	120	0	0
Income Not Known	0	0	0	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	1	120	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EDMONSON COUNTY (061), KY</b>										
<b>MSA 14540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	1	207	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	1	207	0	0	0	0	0	0
<b>FAYETTE COUNTY (067), KY</b>										
<b>MSA 30460</b>										
<b>Outside Assessment Area</b>										
Low Income	1	83	0	0	1	291	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	262	0	0	0	0
Income Not Known	0	0	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	2	553	0	0	0	0
<b>FULTON COUNTY (075), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	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	54	1	107	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>GRANT COUNTY (081), KY</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	86	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0
<b>HARRISON COUNTY (097), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	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	94	1	102	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>JEFFERSON COUNTY (111), KY</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
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%	2	196	2	343	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	196	2	343	0	0	0	0	0	0
<b>KNOX COUNTY (121), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>LAUREL COUNTY (125), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	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	1	77	0	0	1	282	0	0	0	0
<b>MCCRACKEN COUNTY (145), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	88	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
<b>ROCKCASTLE COUNTY (203), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	318	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	318	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TRIGG COUNTY (221), KY</b>										
<b>MSA 17300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	1	121	0	0	2	209	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	1	121	0	0	2	209	0	0
<b>WARREN COUNTY (227), KY</b>										
<b>MSA 14540</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	283	0	0	0	0
Upper Income	1	80	1	129	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	161	1	129	1	283	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	15	1,196	10	1,348	5	1,436	3	329	0	0
STATE TOTAL	15	1,196	10	1,348	5	1,436	3	329	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOSSIER PARISH (015), LA</b>										
<b>MSA 43340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	87	0	0	2	781	1	278	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	2	781	1	278	0	0
<b>CALCASIEU PARISH (019), LA</b>										
<b>MSA 29340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	59	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
<b>JEFFERSON PARISH (051), LA</b>										
<b>MSA 35380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	525	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	3	525	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAFAYETTE PARISH (055), LA</b>										
<b>MSA 29180</b>										
<b>Outside Assessment Area</b>										
Low Income	3	172	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	3	172	0	0	0	0	0	0	0	0
<b>OUACHITA PARISH (073), LA</b>										
<b>MSA 33740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	132	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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
<b>POINTE COUPEE PARISH (077), LA</b>										
<b>MSA 12940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	161	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	161	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RAPIDES PARISH (079), LA</b>										
<b>MSA 10780</b>										
<b>Outside Assessment Area</b>										
Low Income	1	58	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	58	0	0	0	0	0	0	0	0
<b>ST. CHARLES PARISH (089), LA</b>										
<b>MSA 35380</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>ST. TAMMANY PARISH (103), LA</b>										
<b>MSA 35380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	97	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>TANGIPAHOA PARISH (105), LA</b>										
<b>MSA 25220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
<b>TERREBONNE PARISH (109), LA</b>										
<b>MSA 26380</b>										
<b>Outside Assessment Area</b>										
Low Income	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	168	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	168	0	0	0	0	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	828	5	818	2	781	1	278	0	0
STATE TOTAL	12	828	5	818	2	781	1	278	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ANDROSCOGGIN COUNTY (001), ME</b>										
<b>MSA 30340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>CUMBERLAND COUNTY (005), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	126	0	0	1	126	0	0
Middle Income	2	100	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	2	100	2	230	0	0	1	126	0	0
<b>KNOX COUNTY (013), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	296	0	0	0	0	0	0
Income Not Known	0	0	0	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	296	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OXFORD COUNTY (017), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
<b>PENOBSCOT COUNTY (019), ME</b>										
<b>MSA 12620</b>										
<b>Outside Assessment Area</b>										
Low Income	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	105	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	105	0	0	0	0	0	0	0	0
<b>SOMERSET COUNTY (025), ME</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**State: MAINE (23)**

[illegible]

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	10	665	5	649	0	0	1	126	0	0
STATE TOTAL	10	665	5	649	0	0	1	126	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ANNE ARUNDEL COUNTY (003), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	277	2	219	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	117	0	0	0	0	0	0
Median Family Income 110-120%	1	24	1	137	0	0	0	0	0	0
Median Family Income ≥ 120%	2	141	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	442	4	473	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BALTIMORE COUNTY (005), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
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	1	420	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	62	0	0	1	277	2	339	0	0
Median Family Income 90-100%	2	186	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	3	472	0	0	0	0	0	0
Median Family Income ≥ 120%	1	43	1	101	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	132	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	391	5	705	2	697	2	339	0	0
<b>CALVERT COUNTY (009), MD</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	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

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARROLL COUNTY (013), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Low Income	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	90	0	0	0	0	0	0	0	0
Upper Income	0	0	1	106	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	1	106	0	0	0	0	0	0
<b>CECIL COUNTY (015), MD</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	1	80	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0
<b>DORCHESTER COUNTY (019), MD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FREDERICK COUNTY (021), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	1	150	0	0	0	0	0	0
<b>GARRETT COUNTY (023), MD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	2	283	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	2	283	0	0	0	0	0	0
<b>HARFORD COUNTY (025), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Low Income	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	154	1	171	1	574	0	0	0	0
Upper Income	2	57	0	0	0	0	0	0	0	0
Income Not Known	0	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	211	1	171	1	574	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HOWARD COUNTY (027), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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%	1	77	1	109	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	100	1	181	1	368	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	2	290	1	368	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PRINCE GEORGE'S COUNTY (033), MD</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
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	97	0	0	1	499	0	0	0	0
Median Family Income 60-70%	5	390	0	0	0	0	0	0	0	0
Median Family Income 70-80%	8	519	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	99	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	75	1	222	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,180	1	222	1	499	0	0	0	0
<b>QUEEN ANNE'S COUNTY (035), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>ST. MARY'S COUNTY (037), MD</b>										
<b>MSA 15680</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	279	0	0	0	0	0	0	0	0
Income Not Known	0	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	279	0	0	0	0	0	0	0	0
<b>TALBOT COUNTY (041), MD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0
<b>WASHINGTON COUNTY (043), MD</b>										
<b>MSA 25180</b>										
<b>Outside Assessment Area</b>										
Low Income	2	152	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	162	1	142	0	0	0	0	0	0
Upper Income	2	61	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	375	1	142	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WICOMICO COUNTY (045), MD</b>										
<b>MSA 41540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	852	0	0	0	0
Middle Income	1	90	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	1	852	0	0	0	0
<b>BALTIMORE CITY (510), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
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	26	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	56	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	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	123	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	82	1	123	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	59	3,939	20	2,770	6	2,990	2	339	0	0
STATE TOTAL	59	3,939	20	2,770	6	2,990	2	339	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BARNSTABLE COUNTY (001), MA</b>										
<b>MSA 12700</b>										
<b>Inside AA 0002</b>										
Low Income	13	689	0	0	0	0	0	0	0	0
Moderate Income	8	354	0	0	0	0	2	43	0	0
Middle Income	84	3,452	6	885	3	954	4	183	0	0
Upper Income	28	1,158	1	150	1	277	1	52	0	0
Income Not Known	0	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	5,653	7	1,035	4	1,231	7	278	0	0
<b>BERKSHIRE COUNTY (003), MA</b>										
<b>MSA 38340</b>										
<b>Outside Assessment Area</b>										
Low Income	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	111	0	0	0	0	0	0	0	0
Upper Income	2	98	1	101	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	209	1	101	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>BRISTOL COUNTY (005), MA</b>										
<b>MSA 39300</b>										
<b>Inside AA 0019</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	13	449	2	424	1	300	0	0	0	0
Median Family Income 20-30%	10	411	2	277	0	0	0	0	0	0
Median Family Income 30-40%	4	92	2	204	0	0	0	0	0	0
Median Family Income 40-50%	35	1,543	6	1,160	0	0	3	185	0	0
Median Family Income 50-60%	27	1,465	4	564	1	429	1	49	0	0
Median Family Income 60-70%	15	673	4	594	1	295	0	0	0	0
Median Family Income 70-80%	12	628	2	242	0	0	0	0	0	0
Median Family Income 80-90%	23	910	2	289	1	444	0	0	0	0
Median Family Income 90-100%	17	749	4	630	0	0	0	0	0	0
Median Family Income 100-110%	45	1,560	2	285	0	0	0	0	0	0
Median Family Income 110-120%	19	792	4	504	1	365	1	104	0	0
Median Family Income ≥ 120%	158	6,637	17	2,496	8	3,545	1	14	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	378	15,909	51	7,669	13	5,378	6	352	0	0
<b>DUKES COUNTY (007), MA</b>										
<b>MSA NA</b>										
<b>Inside AA 0027</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	307	2	330	0	0	0	0	0	0
Middle Income	25	1,071	5	759	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,378	7	1,089	0	0	1	21	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ESSEX COUNTY (009), MA</b>										
<b>MSA 15764</b>										
<b>Inside AA 0004</b>										
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	483	0	0	0	0	0	0	0	0
Median Family Income 30-40%	60	2,742	8	1,230	0	0	3	40	0	0
Median Family Income 40-50%	38	1,534	3	547	4	1,950	5	162	0	0
Median Family Income 50-60%	12	548	6	1,044	0	0	0	0	0	0
Median Family Income 60-70%	34	1,206	4	585	0	0	0	0	0	0
Median Family Income 70-80%	37	1,476	9	1,512	1	800	4	170	0	0
Median Family Income 80-90%	51	2,028	10	1,378	1	500	3	86	0	0
Median Family Income 90-100%	69	2,675	11	1,665	2	1,455	6	236	0	0
Median Family Income 100-110%	57	2,207	9	1,210	1	300	3	61	0	0
Median Family Income 110-120%	33	1,234	5	822	1	1,000	1	9	0	0
Median Family Income ≥ 120%	118	4,681	11	1,800	10	4,194	3	344	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	516	20,814	76	11,793	20	10,199	28	1,108	0	0
<b>HAMPDEN COUNTY (013), MA</b>										
<b>MSA 44140</b>										
<b>Inside AA 0022</b>										
Low Income	14	328	1	230	1	344	1	17	0	0
Moderate Income	10	282	0	0	1	734	0	0	0	0
Middle Income	5	127	1	150	1	287	1	287	0	0
Upper Income	11	476	2	355	1	267	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	40	1,213	4	735	4	1,632	3	326	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMPSHIRE COUNTY (015), MA</b>										
<b>MSA 44140</b>										
<b>Inside AA 0022</b>										
Low Income	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	60	0	0	0	0	0	0	0	0
Upper Income	2	157	0	0	0	0	0	0	0	0
Income Not Known	0	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	217	0	0	0	0	0	0	0	0
<b>MIDDLESEX COUNTY (017), MA</b>										
<b>MSA 15764</b>										
<b>Inside AA 0004</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	150	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	15	0	0	0	0	0	0	0	0
Median Family Income 30-40%	21	622	3	537	0	0	1	10	0	0
Median Family Income 40-50%	49	1,529	10	1,778	3	2,307	1	127	0	0
Median Family Income 50-60%	25	909	4	599	0	0	0	0	0	0
Median Family Income 60-70%	43	1,687	2	270	4	2,032	2	3	0	0
Median Family Income 70-80%	86	3,360	10	1,571	3	1,965	2	58	0	0
Median Family Income 80-90%	80	3,608	28	4,379	12	6,712	2	167	0	0
Median Family Income 90-100%	71	2,988	10	1,647	6	2,833	2	98	0	0
Median Family Income 100-110%	120	5,313	19	2,979	7	4,391	4	109	0	0
Median Family Income 110-120%	106	4,261	15	2,250	9	4,527	4	463	0	0
Median Family Income ≥ 120%	283	11,444	49	7,357	12	4,919	5	167	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	887	35,886	150	23,367	56	29,686	23	1,202	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NORFOLK COUNTY (021), MA</b>										
<b>MSA 14454</b>										
<b>Inside AA 0003</b>										
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%	3	150	2	379	1	500	1	50	0	0
Median Family Income 70-80%	21	1,017	5	722	0	0	0	0	0	0
Median Family Income 80-90%	26	688	6	985	2	558	0	0	0	0
Median Family Income 90-100%	37	1,434	6	894	3	1,357	0	0	0	0
Median Family Income 100-110%	55	2,463	12	1,774	1	455	1	14	0	0
Median Family Income 110-120%	51	2,264	7	1,171	2	931	0	0	0	0
Median Family Income ≥ 120%	284	11,329	43	6,417	12	5,558	5	138	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	477	19,345	81	12,342	21	9,359	7	202	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PLYMOUTH COUNTY (023), MA</b>										
<b>MSA 14454</b>										
<b>Inside AA 0003</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	27	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	210	0	0	0	0	0	0	0	0
Median Family Income 50-60%	11	424	1	109	0	0	1	57	0	0
Median Family Income 60-70%	16	784	2	262	0	0	0	0	0	0
Median Family Income 70-80%	26	1,265	5	646	1	300	2	27	0	0
Median Family Income 80-90%	41	1,638	2	233	0	0	1	35	0	0
Median Family Income 90-100%	46	1,747	9	1,343	1	772	2	99	0	0
Median Family Income 100-110%	44	2,178	9	1,356	1	750	1	50	0	0
Median Family Income 110-120%	56	2,304	6	908	3	1,132	2	74	0	0
Median Family Income ≥ 120%	94	3,671	18	2,892	1	500	4	130	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	340	14,248	52	7,749	7	3,454	13	472	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUFFOLK COUNTY (025), MA</b>										
<b>MSA 14454</b>										
<b>Inside AA 0003</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	52	0	0	0	0	0	0	0	0
Median Family Income 20-30%	16	335	2	291	0	0	2	38	0	0
Median Family Income 30-40%	38	1,364	7	1,041	3	1,150	0	0	0	0
Median Family Income 40-50%	38	1,160	9	1,520	2	800	0	0	0	0
Median Family Income 50-60%	88	3,412	15	2,300	5	2,689	2	55	0	0
Median Family Income 60-70%	37	1,230	5	676	1	284	1	53	0	0
Median Family Income 70-80%	20	707	3	409	0	0	0	0	0	0
Median Family Income 80-90%	49	2,276	6	867	3	1,321	0	0	0	0
Median Family Income 90-100%	13	481	3	479	0	0	0	0	0	0
Median Family Income 100-110%	6	225	1	156	1	300	0	0	0	0
Median Family Income 110-120%	29	957	6	793	3	1,243	1	20	0	0
Median Family Income ≥ 120%	207	9,630	47	7,057	29	15,469	4	224	0	0
Median Family Income Not Known	10	407	2	364	3	2,208	2	46	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	553	22,236	106	15,953	50	25,464	12	436	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WORCESTER COUNTY (027), MA</b>										
<b>MSA 49340</b>										
<b>Inside AA 0025</b>										
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%	16	512	0	0	0	0	0	0	0	0
Median Family Income 40-50%	18	606	3	437	1	330	0	0	0	0
Median Family Income 50-60%	19	949	5	761	1	400	0	0	0	0
Median Family Income 60-70%	30	1,224	5	827	0	0	0	0	0	0
Median Family Income 70-80%	11	440	0	0	0	0	0	0	0	0
Median Family Income 80-90%	9	381	1	150	1	653	0	0	0	0
Median Family Income 90-100%	33	1,548	2	375	0	0	1	40	0	0
Median Family Income 100-110%	27	1,105	6	953	1	300	1	25	0	0
Median Family Income 110-120%	36	1,618	5	857	0	0	0	0	0	0
Median Family Income ≥ 120%	140	5,213	21	3,292	12	5,494	4	81	0	0
Median Family Income Not Known	11	334	3	410	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	350	13,930	51	8,062	16	7,177	6	146	0	0
TOTAL INSIDE AA IN STATE	3,710	150,829	585	89,794	191	93,580	106	4,543	0	0
TOTAL OUTSIDE AA IN STATE	4	209	1	101	0	0	0	0	0	0
STATE TOTAL	3,714	151,038	586	89,895	191	93,580	106	4,543	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGAN COUNTY (005), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
<b>BENZIE COUNTY (019), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	145	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	1	145	0	0	0	0	0	0
<b>BRANCH COUNTY (023), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	109	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	109	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CALHOUN COUNTY (025), MI</b>										
<b>MSA 12980</b>										
<b>Outside Assessment Area</b>										
Low Income	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	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	0	0	0	0	0	0
<b>CLINTON COUNTY (037), MI</b>										
<b>MSA 29620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	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	52	1	119	0	0	0	0	0	0
<b>DELTA COUNTY (041), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GENESEE COUNTY (049), MI</b>										
<b>MSA 22420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	180	0	0	1	180	0	0
Income Not Known	0	0	0	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	180	1	750	1	180	0	0
<b>GRAND TRAVERSE COUNTY (055), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>HURON COUNTY (063), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	139	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	139	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>INGHAM COUNTY (065), MI</b>										
<b>MSA 29620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	2	1,269	0	0	0	0
Moderate Income	0	0	2	255	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	255	2	1,269	0	0	0	0
<b>KALAMAZOO COUNTY (077), MI</b>										
<b>MSA 28020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>KENT COUNTY (081), MI</b>										
<b>MSA 24340</b>										
<b>Outside Assessment Area</b>										
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	88	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%	7	450	1	127	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	538	1	127	0	0	0	0	0	0
<b>LIVINGSTON COUNTY (093), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>MACOMB COUNTY (099), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
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	110	0	0	0	0	0	0
Median Family Income 70-80%	2	101	3	353	2	648	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	72	1	105	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	105	2	1,138	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	56	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	229	6	673	4	1,786	0	0	0	0
<b>MONROE COUNTY (115), MI</b>										
<b>MSA 33780</b>										
<b>Outside Assessment Area</b>										
Low Income	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	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>MUSKEGON COUNTY (121), MI</b>										
<b>MSA 34740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
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	184	1	750	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	614	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	63	0	0	1	1,000	1	1,000	0	0
Median Family Income 100-110%	3	203	3	460	1	344	0	0	0	0
Median Family Income 110-120%	1	77	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	289	1	289	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	343	4	644	5	2,997	2	1,289	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANILAC COUNTY (151), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>WASHTENAW COUNTY (161), MI</b>										
<b>MSA 11460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	271	0	0	0	0	0	0	0	0
Middle Income	2	110	2	222	0	0	0	0	0	0
Upper Income	2	139	2	313	1	750	0	0	0	0
Income Not Known	0	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	520	4	535	1	750	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAYNE COUNTY (163), MI</b>										
<b>MSA 19804</b>										
<b>Outside Assessment Area</b>										
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	45	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	112	0	0	0	0	0	0
Median Family Income 60-70%	2	130	1	145	0	0	1	145	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	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	2	238	0	0	0	0	0	0
Median Family Income ≥ 120%	3	274	2	205	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	449	7	810	0	0	1	145	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	44	2,895	30	3,978	13	7,552	5	1,679	0	0
STATE TOTAL	44	2,895	30	3,978	13	7,552	5	1,679	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAKOTA COUNTY (037), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	88	1	117	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	1	117	0	0	0	0	0	0
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
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	161	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	161	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: 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)
<b>KANDIYOHI COUNTY (067), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
<b>OLMSTED COUNTY (109), MN</b>										
<b>MSA 40340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	103	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	103	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>RAMSEY COUNTY (123), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
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	240	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	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	240	0	0	0	0	0	0
<b>TODD COUNTY (153), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	495	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	495	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (163), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	1	67	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	214	4	621	1	495	1	67	0	0
STATE TOTAL	3	214	4	621	1	495	1	67	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)
<b>CALHOUN COUNTY (013), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
<b>COAHOMA COUNTY (027), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	119	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	119	0	0	0	0	0	0
<b>DESOTO COUNTY (033), MS</b>										
<b>MSA 32820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	90	0	0	0	0	0	0	0	0
Income Not Known	0	0	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

## 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)
<b>HARRISON COUNTY (047), MS</b>										
<b>MSA 25060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	159	2	250	1	261	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	159	2	250	1	261	0	0	0	0
<b>HINDS COUNTY (049), MS</b>										
<b>MSA 27140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	345	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	345	0	0	0	0	0	0
<b>JACKSON COUNTY (059), MS</b>										
<b>MSA 25060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	301	0	0	0	0
Income Not Known	0	0	0	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	301	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)
<b>LEE COUNTY (081), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
<b>LINCOLN COUNTY (085), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	215	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	215	0	0	0	0	0	0
<b>LOWNDES COUNTY (087), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	43	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	0	0	0	0

## 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)
<b>NEWTON COUNTY (101), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	338	0	0	0	0	0	0
Income Not Known	0	0	0	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	338	0	0	0	0	0	0
<b>PEARL RIVER COUNTY (109), MS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	57	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0
<b>RANKIN COUNTY (121), MS</b>										
<b>MSA 27140</b>										
<b>Outside Assessment Area</b>										
Low Income	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	291	4	659	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	291	4	659	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)
<b>SIMPSON COUNTY (127), MS</b>										
<b>MSA 27140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	137	2	233	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	137	2	233	0	0	0	0	0	0
<b>YAZOO COUNTY (163), MS</b>										
<b>MSA 27140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	114	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	114	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	869	15	2,273	2	562	0	0	0	0
STATE TOTAL	14	869	15	2,273	2	562	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOONE COUNTY (019), MO</b>										
<b>MSA 17860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	147	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	0	0	0	0	0	0
<b>CASS COUNTY (037), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	130	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0
<b>CHRISTIAN COUNTY (043), MO</b>										
<b>MSA 44180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLAY COUNTY (047), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	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	115	3	416	1	403	1	114	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	3	416	1	403	1	114	0	0
<b>FRANKLIN COUNTY (071), MO</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	1	130	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
<b>GREENE COUNTY (077), MO</b>										
<b>MSA 44180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	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	1	27	1	104	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>JACKSON COUNTY (095), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
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	71	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	105	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	94	0	0	0	0	1	94	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	54	1	237	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	2	342	0	0	1	94	0	0
<b>LAFAYETTE COUNTY (107), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>NEW MADRID COUNTY (143), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	1	64	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	1	64	0	0
<b>NEWTON COUNTY (145), MO</b>										
<b>MSA 27900</b>										
<b>Outside Assessment Area</b>										
Low Income	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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0
<b>NODAWAY COUNTY (147), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>POLK COUNTY (167), MO</b>										
<b>MSA 44180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	475	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	475	0	0	0	0
<b>ST. CHARLES COUNTY (183), MO</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Low Income	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	658	0	0	1	451	2	522	0	0
Upper Income	0	0	2	420	2	975	0	0	0	0
Income Not Known	0	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	658	2	420	3	1,426	2	522	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. LOUIS COUNTY (189), MO</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
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	133	0	0	0	0	0	0
Median Family Income 80-90%	4	351	2	279	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	249	3	454	0	0	2	201	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	600	6	866	0	0	2	201	0	0
<b>SCOTT COUNTY (201), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. LOUIS CITY (510), MO</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Low Income	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	3	493	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	3	493	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	27	2,097	21	3,248	6	2,557	8	1,125	0	0
STATE TOTAL	27	2,097	21	3,248	6	2,557	8	1,125	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CASCADE COUNTY (013), MT</b>										
<b>MSA 24500</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	428	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	428	0	0	0	0
<b>FLATHEAD COUNTY (029), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>GALLATIN COUNTY (031), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	245	2	254	0	0	0	0	0	0
Income Not Known	0	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	245	2	254	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: 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)
<b>MISSOULA COUNTY (063), MT</b>										
<b>MSA 33540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
<b>YELLOWSTONE COUNTY (111), MT</b>										
<b>MSA 13740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	112	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	112	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	401	4	507	1	428	1	112	0	0
STATE TOTAL	6	401	4	507	1	428	1	112	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (055), NE</b>										
<b>MSA 36540</b>										
<b>Outside Assessment Area</b>										
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	89	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	1	89	0	0	0	0	0	0	0	0
<b>MERRICK COUNTY (121), NE</b>										
<b>MSA 24260</b>										
<b>Outside Assessment Area</b>										
Low Income	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	162	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	162	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>SARPY COUNTY (153), NE</b>										
<b>MSA 36540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	321	0	0	0	0	0	0	0	0
STATE TOTAL	4	321	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
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	68	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	237	1	102	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	211	2	275	0	0	1	104	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	4	212	1	198	0	0	1	52	0	0
Median Family Income ≥ 120%	0	0	1	182	2	2,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	728	5	757	2	2,000	3	1,156	0	0
<b>DOUGLAS COUNTY (005), NV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	167	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	2	167	1	120	0	0	0	0	0	0

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**State: NEVADA (32)**

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## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	19	1,333	8	1,125	3	2,327	3	1,156	0	0
STATE TOTAL	19	1,333	8	1,125	3	2,327	3	1,156	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BELKNAP COUNTY (001), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	1	150	0	0	0	0	0	0
<b>CARROLL COUNTY (003), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	109	0	0	1	592	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	3	181	0	0	1	592	0	0	0	0
<b>CHESHIRE COUNTY (005), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	263	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	263	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW 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)
<b>GRAFTON COUNTY (009), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	26	1	111	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	1	111	0	0	0	0	0	0
<b>HILLSBOROUGH COUNTY (011), NH</b>										
<b>MSA 31700</b>										
<b>Inside AA 0010</b>										
Low Income	11	680	2	300	0	0	0	0	0	0
Moderate Income	18	925	2	221	2	667	0	0	0	0
Middle Income	41	1,730	10	1,520	2	865	3	71	0	0
Upper Income	49	2,005	2	270	4	1,362	0	0	0	0
Income Not Known	2	63	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	121	5,403	16	2,311	8	2,894	3	71	0	0
<b>MERRIMACK COUNTY (013), NH</b>										
<b>MSA NA</b>										
<b>Inside AA 0028</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	185	0	0	0	0	0	0	0	0
Middle Income	7	347	1	150	0	0	0	0	0	0
Upper Income	10	408	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	20	940	3	450	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW 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)
<b>ROCKINGHAM COUNTY (015), NH</b>										
<b>MSA 40484</b>										
<b>Inside AA 0021</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	501	2	337	0	0	0	0	0	0
Middle Income	86	4,323	15	2,382	5	2,099	4	76	0	0
Upper Income	36	1,458	1	120	2	1,983	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	136	6,282	18	2,839	7	4,082	5	97	0	0
<b>STRAFFORD COUNTY (017), NH</b>										
<b>MSA 40484</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	16	0	0	0	0	0	0	0	0
<b>SULLIVAN COUNTY (019), NH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	12	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	277	12,625	37	5,600	15	6,976	8	168	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	13	503	2	261	1	592	0	0	0	0
STATE TOTAL	290	13,128	39	5,861	16	7,568	8	168	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)
<b>ATLANTIC COUNTY (001), NJ</b>										
<b>MSA 12100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	359	0	0	0	0	0	0
Middle Income	3	256	0	0	0	0	0	0	0	0
Upper Income	3	268	3	560	0	0	0	0	0	0
Income Not Known	0	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	524	5	919	0	0	0	0	0	0
<b>BERGEN COUNTY (003), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
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	82	0	0	0	0	1	82	0	0
Median Family Income 60-70%	3	145	1	215	0	0	0	0	0	0
Median Family Income 70-80%	4	198	2	280	0	0	0	0	0	0
Median Family Income 80-90%	3	213	3	485	0	0	0	0	0	0
Median Family Income 90-100%	15	913	3	534	1	358	1	64	0	0
Median Family Income 100-110%	4	172	3	420	6	3,205	0	0	0	0
Median Family Income 110-120%	32	1,310	6	928	3	1,320	1	21	0	0
Median Family Income ≥ 120%	65	2,935	22	3,164	8	3,354	2	41	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	127	5,968	40	6,026	18	8,237	5	208	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)
<b>BURLINGTON COUNTY (005), NJ</b>										
<b>MSA 15804</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	267	3	489	1	278	2	24	0	0
Middle Income	44	1,681	10	1,534	7	4,977	2	277	0	0
Upper Income	31	1,289	12	1,740	10	5,284	1	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	86	3,237	25	3,763	18	10,539	5	335	0	0
<b>CAMDEN COUNTY (007), NJ</b>										
<b>MSA 15804</b>										
<b>Inside AA 0005</b>										
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	6	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	138	1	148	0	0	0	0	0	0
Median Family Income 50-60%	2	115	0	0	0	0	0	0	0	0
Median Family Income 60-70%	6	326	2	350	0	0	0	0	0	0
Median Family Income 70-80%	10	312	3	366	0	0	1	11	0	0
Median Family Income 80-90%	16	924	6	1,084	9	5,199	2	86	0	0
Median Family Income 90-100%	11	429	1	130	0	0	0	0	0	0
Median Family Income 100-110%	15	535	3	407	0	0	1	55	0	0
Median Family Income 110-120%	11	559	5	690	0	0	0	0	0	0
Median Family Income ≥ 120%	20	795	11	1,545	3	1,454	3	155	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	97	4,139	32	4,720	12	6,653	7	307	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)
<b>CAPE MAY COUNTY (009), NJ</b>										
<b>MSA 36140</b>										
<b>Outside Assessment Area</b>										
Low Income	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	83	2	345	0	0	0	0	0	0
Upper Income	1	84	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	345	0	0	0	0	0	0
<b>CUMBERLAND COUNTY (011), NJ</b>										
<b>MSA 47220</b>										
<b>Outside Assessment Area</b>										
Low Income	1	32	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	2	996	0	0	0	0
Upper Income	2	147	1	168	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	276	1	168	2	996	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0014</b>										
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	41	1	192	2	683	0	0	0	0
Median Family Income 30-40%	25	961	6	888	2	886	1	4	0	0
Median Family Income 40-50%	89	3,338	20	3,198	13	5,971	2	25	0	0
Median Family Income 50-60%	36	1,482	4	680	2	1,032	2	44	0	0
Median Family Income 60-70%	10	405	4	674	3	1,315	1	17	0	0
Median Family Income 70-80%	10	347	4	695	2	1,060	0	0	0	0
Median Family Income 80-90%	17	939	2	406	5	2,310	0	0	0	0
Median Family Income 90-100%	16	937	1	110	0	0	1	97	0	0
Median Family Income 100-110%	4	118	0	0	0	0	1	74	0	0
Median Family Income 110-120%	15	603	5	921	2	1,050	1	38	0	0
Median Family Income ≥ 120%	110	4,517	15	2,427	11	5,649	1	40	0	0
Median Family Income Not Known	0	0	1	232	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	334	13,688	63	10,423	42	19,956	10	339	0	0
<b>GLOUCESTER COUNTY (015), NJ</b>										
<b>MSA 15804</b>										
<b>Inside AA 0005</b>										
Low Income	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	306	1	145	1	400	0	0	0	0
Upper Income	3	119	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	9	425	2	295	1	400	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
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	29	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	241	0	0	0	0	0	0	0	0
Median Family Income 50-60%	8	271	0	0	1	350	0	0	0	0
Median Family Income 60-70%	14	701	4	518	1	500	0	0	0	0
Median Family Income 70-80%	15	538	2	280	0	0	0	0	0	0
Median Family Income 80-90%	17	530	1	110	1	300	1	21	0	0
Median Family Income 90-100%	13	764	4	618	1	267	0	0	0	0
Median Family Income 100-110%	13	437	2	300	6	3,690	1	562	0	0
Median Family Income 110-120%	9	345	0	0	1	350	0	0	0	0
Median Family Income ≥ 120%	54	2,277	5	880	5	2,638	2	51	0	0
Median Family Income Not Known	4	179	1	150	1	821	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	152	6,312	19	2,856	17	8,916	4	634	0	0
<b>HUNTERDON COUNTY (019), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0014</b>										
Low Income	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	2	0	0	0	0	0	0	0	0
Upper Income	7	251	2	309	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	253	2	309	1	500	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW 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)
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Inside AA 0023</b>										
Low Income	16	418	2	301	1	308	2	70	0	0
Moderate Income	27	1,055	4	659	1	589	2	182	0	0
Middle Income	57	2,317	8	1,289	8	5,037	4	80	0	0
Upper Income	91	3,008	11	1,810	2	788	4	57	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	191	6,798	25	4,059	12	6,722	12	389	0	0
<b>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0015</b>										
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%	16	524	6	761	2	798	4	350	0	0
Median Family Income 40-50%	1	68	1	169	0	0	0	0	0	0
Median Family Income 50-60%	7	197	4	619	1	269	0	0	0	0
Median Family Income 60-70%	19	607	1	136	1	765	1	100	0	0
Median Family Income 70-80%	18	1,010	5	671	1	265	0	0	0	0
Median Family Income 80-90%	55	2,676	12	1,748	8	3,533	6	407	0	0
Median Family Income 90-100%	54	2,011	12	1,856	8	4,333	1	11	0	0
Median Family Income 100-110%	47	1,994	9	1,349	5	2,814	1	61	0	0
Median Family Income 110-120%	71	3,360	13	2,437	13	7,539	4	1,176	0	0
Median Family Income ≥ 120%	70	2,840	20	3,204	15	7,125	3	58	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	361	15,462	83	12,950	54	27,441	20	2,163	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)
<b>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0015</b>										
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	4	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	7	1	150	0	0	0	0	0	0
Median Family Income 40-50%	16	591	3	450	2	927	1	21	0	0
Median Family Income 50-60%	17	822	3	368	1	395	4	694	0	0
Median Family Income 60-70%	14	618	1	150	1	300	0	0	0	0
Median Family Income 70-80%	19	751	3	435	2	1,050	2	23	0	0
Median Family Income 80-90%	29	1,166	3	425	0	0	2	80	0	0
Median Family Income 90-100%	34	1,573	6	764	1	650	1	47	0	0
Median Family Income 100-110%	63	2,520	6	910	1	750	4	289	0	0
Median Family Income 110-120%	82	3,533	27	4,185	4	1,645	4	97	0	0
Median Family Income ≥ 120%	278	11,773	51	7,717	11	4,738	16	748	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	554	23,358	104	15,554	23	10,455	34	1,999	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0014</b>										
Low Income	1	60	0	0	0	0	0	0	0	0
Moderate Income	22	911	2	275	4	1,770	0	0	0	0
Middle Income	39	1,274	14	2,333	5	2,238	1	21	0	0
Upper Income	132	5,456	33	4,887	13	5,031	6	241	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	194	7,701	49	7,495	22	9,039	7	262	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)
<b>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0015</b>										
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	708	3	376	1	385	1	25	0	0
Median Family Income 30-40%	6	126	2	321	0	0	0	0	0	0
Median Family Income 40-50%	33	1,445	10	1,523	3	1,030	3	328	0	0
Median Family Income 50-60%	54	2,365	18	2,970	11	5,689	0	0	0	0
Median Family Income 60-70%	21	774	0	0	0	0	0	0	0	0
Median Family Income 70-80%	43	1,432	9	1,421	1	350	1	7	0	0
Median Family Income 80-90%	45	1,276	6	923	1	272	0	0	0	0
Median Family Income 90-100%	57	2,387	11	1,652	5	1,848	1	18	0	0
Median Family Income 100-110%	40	2,160	5	756	3	1,003	0	0	0	0
Median Family Income 110-120%	19	480	3	428	0	0	0	0	0	0
Median Family Income ≥ 120%	23	1,163	3	525	1	350	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	354	14,316	70	10,895	26	10,927	6	378	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)
<b>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
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	88	1	150	1	300	0	0	0	0
Median Family Income 40-50%	2	112	5	724	2	633	2	204	0	0
Median Family Income 50-60%	1	7	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	80	3	402	0	0	1	150	0	0
Median Family Income 70-80%	1	100	1	140	2	795	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	32	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	55	1	107	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	310	0	0	0	0
Median Family Income ≥ 120%	25	1,224	12	1,884	0	0	1	8	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	36	1,794	23	3,407	6	2,038	4	362	0	0
<b>SALEM COUNTY (033), NJ</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Low Income	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	98	1	167	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	2	98	1	167	0	0	1	29	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)
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0015</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	105	1	150	0	0	0	0	0	0
Middle Income	13	617	5	738	3	1,690	1	7	0	0
Upper Income	33	1,355	5	706	7	3,711	4	92	0	0
Income Not Known	0	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	2,077	11	1,594	10	5,401	5	99	0	0
<b>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0014</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	123	0	0	0	0	0	0	0	0
Middle Income	24	693	8	1,254	0	0	1	7	0	0
Upper Income	11	329	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,145	8	1,254	0	0	1	7	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)
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0014</b>										
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%	12	553	3	450	0	0	0	0	0	0
Median Family Income 40-50%	48	1,976	15	2,791	2	1,750	4	1,237	0	0
Median Family Income 50-60%	27	1,242	5	915	7	3,371	0	0	0	0
Median Family Income 60-70%	32	1,141	8	1,293	2	1,050	2	40	0	0
Median Family Income 70-80%	19	1,046	4	542	0	0	3	261	0	0
Median Family Income 80-90%	16	760	4	565	1	433	0	0	0	0
Median Family Income 90-100%	23	883	5	739	0	0	0	0	0	0
Median Family Income 100-110%	40	1,359	10	1,485	3	1,019	3	197	0	0
Median Family Income 110-120%	35	1,407	8	1,196	3	1,924	0	0	0	0
Median Family Income ≥ 120%	69	2,923	11	1,668	2	1,210	3	73	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	321	13,290	73	11,644	20	10,757	15	1,808	0	0
<b>WARREN COUNTY (041), NJ</b>										
<b>MSA 10900</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	150	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	6	338	2	334	0	0	0	0	0	0
Income Not Known	0	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	403	3	484	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	2,917	120,366	632	97,728	282	137,981	135	9,290	0	0
TOTAL OUTSIDE AA IN STATE	16	1,065	9	1,599	2	996	1	29	0	0
STATE TOTAL	2,933	121,431	641	99,327	284	138,977	136	9,319	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERNALILLO COUNTY (001), NM</b>										
<b>MSA 10740</b>										
<b>Outside Assessment Area</b>										
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	75	1	151	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	92	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	167	1	151	0	0	0	0	0	0
<b>CHAVES COUNTY (005), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DONA ANA COUNTY (013), NM</b>										
<b>MSA 29740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	108	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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
<b>RIO ARRIBA COUNTY (039), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
<b>SAN JUAN COUNTY (045), NM</b>										
<b>MSA 22140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	95	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	118	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TAOS COUNTY (055), NM</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	380	4	504	0	0	0	0	0	0
STATE TOTAL	5	380	4	504	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	90	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	3	166	0	0	0	0	0	0	0	0
<b>BRONX COUNTY (005), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	125	1	250	1	1,000	0	0	0	0
Median Family Income 30-40%	8	339	2	299	0	0	0	0	0	0
Median Family Income 40-50%	6	289	6	812	2	800	0	0	0	0
Median Family Income 50-60%	9	272	0	0	0	0	3	26	0	0
Median Family Income 60-70%	3	162	2	335	1	400	1	19	0	0
Median Family Income 70-80%	5	86	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	308	1	283	0	0	0	0
Median Family Income 90-100%	2	79	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	10	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	146	3	480	0	0	0	0	0	0
Median Family Income ≥ 120%	1	2	3	596	0	0	1	139	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,510	19	3,080	5	2,483	5	184	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROOME COUNTY (007), NY</b>										
<b>MSA 13780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	244	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	244	0	0	0	0	0	0
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0
<b>CHAUTAUQUA COUNTY (013), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>CHEMUNG COUNTY (015), NY</b>										
<b>MSA 21300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	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	25	0	0	0	0	0	0	0	0
<b>CLINTON COUNTY (019), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
<b>COLUMBIA COUNTY (021), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	134	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DELAWARE COUNTY (025), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	118	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 39100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	117	0	0	0	0	0	0
Moderate Income	1	95	0	0	0	0	0	0	0	0
Middle Income	2	154	1	106	0	0	0	0	0	0
Upper Income	2	159	1	105	0	0	1	82	0	0
Income Not Known	0	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	408	3	328	0	0	1	82	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<b>Outside Assessment Area</b>										
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	46	0	0	1	311	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	46	0	0	1	311	0	0	0	0
<b>ESSEX COUNTY (031), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	68	3	458	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	68	3	458	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FULTON COUNTY (035), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	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	1	21	1	120	0	0	0	0	0	0
<b>GENESEE COUNTY (037), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
<b>HERKIMER COUNTY (043), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	113	0	0	1	113	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	113	0	0	1	113	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (045), NY</b>										
<b>MSA 48060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	164	1	114	2	543	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	164	1	114	2	543	0	0	0	0
<b>KINGS COUNTY (047), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
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	9	1	108	1	675	0	0	0	0
Median Family Income 30-40%	5	281	2	300	2	800	0	0	0	0
Median Family Income 40-50%	38	1,463	29	4,704	11	5,815	0	0	0	0
Median Family Income 50-60%	48	2,701	18	2,745	9	4,633	1	123	0	0
Median Family Income 60-70%	46	1,829	17	2,430	2	755	1	43	0	0
Median Family Income 70-80%	65	2,059	21	3,134	4	2,202	1	17	0	0
Median Family Income 80-90%	34	1,521	16	2,367	4	1,800	0	0	0	0
Median Family Income 90-100%	31	1,232	13	2,057	4	2,231	1	29	0	0
Median Family Income 100-110%	40	1,446	3	362	2	1,046	1	31	0	0
Median Family Income 110-120%	28	1,444	11	1,726	4	2,680	0	0	0	0
Median Family Income ≥ 120%	117	4,632	39	5,663	7	2,876	5	210	0	0
Median Family Income Not Known	8	506	4	652	7	3,178	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	461	19,123	174	26,248	57	28,691	10	453	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
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	74	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	2	226	0	0	0	0	0	0
Median Family Income ≥ 120%	2	119	1	102	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	193	3	328	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0013</b>										
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	71	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	750	0	0	0	0
Median Family Income 50-60%	7	439	1	182	2	1,175	0	0	0	0
Median Family Income 60-70%	0	0	1	150	1	260	0	0	0	0
Median Family Income 70-80%	5	229	2	246	0	0	0	0	0	0
Median Family Income 80-90%	14	954	7	1,071	0	0	0	0	0	0
Median Family Income 90-100%	16	859	6	875	0	0	1	74	0	0
Median Family Income 100-110%	30	1,512	7	1,001	2	866	2	12	0	0
Median Family Income 110-120%	13	666	4	565	1	873	0	0	0	0
Median Family Income ≥ 120%	25	1,131	14	2,009	4	1,719	0	0	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	111	5,861	43	6,249	11	5,643	3	86	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
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	177	0	0	0	0	0	0	0	0
Median Family Income 40-50%	10	390	2	370	1	482	2	24	0	0
Median Family Income 50-60%	9	267	4	580	0	0	1	5	0	0
Median Family Income 60-70%	6	189	1	150	0	0	1	23	0	0
Median Family Income 70-80%	3	68	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	110	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	5	295	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	115	0	0	0	0	0	0
Median Family Income ≥ 120%	278	12,628	81	12,443	36	18,218	8	224	0	0
Median Family Income Not Known	14	711	4	572	7	3,599	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	330	14,835	93	14,230	44	22,299	12	276	0	0
<b>NIAGARA COUNTY (063), NY</b>										
<b>MSA 15380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	121	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	121	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ONEIDA COUNTY (065), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
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	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	2	42	0	0	0	0	0	0	0	0
<b>ONONDAGA COUNTY (067), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
Low Income	1	80	0	0	0	0	0	0	0	0
Moderate Income	2	55	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	299	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	299	0	0	0	0
<b>ONTARIO COUNTY (069), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	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	185	2	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	2	185	2	250	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (071), NY</b>										
<b>MSA 39100</b>										
<b>Outside Assessment Area</b>										
Low Income	2	168	6	813	0	0	0	0	0	0
Moderate Income	3	210	0	0	0	0	0	0	0	0
Middle Income	4	127	2	258	2	601	0	0	0	0
Upper Income	4	253	3	470	3	1,630	0	0	0	0
Income Not Known	0	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	758	11	1,541	5	2,231	0	0	0	0
<b>PUTNAM COUNTY (079), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	3	358	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	1	81	3	358	1	500	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>QUEENS COUNTY (081), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	8	273	2	300	0	0	0	0	0	0
Median Family Income 50-60%	16	716	3	432	2	1,000	0	0	0	0
Median Family Income 60-70%	32	1,229	6	829	4	1,751	1	13	0	0
Median Family Income 70-80%	21	845	11	1,600	4	1,401	6	182	0	0
Median Family Income 80-90%	29	1,165	12	1,724	6	3,294	3	129	0	0
Median Family Income 90-100%	46	2,071	10	1,371	7	3,966	1	17	0	0
Median Family Income 100-110%	24	885	5	750	1	391	0	0	0	0
Median Family Income 110-120%	18	885	6	1,013	4	1,264	0	0	0	0
Median Family Income ≥ 120%	93	4,277	31	4,491	8	3,161	7	291	0	0
Median Family Income Not Known	1	100	4	526	2	1,382	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	288	12,446	90	13,036	38	17,610	18	632	0	0
<b>RICHMOND COUNTY (085), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
Low Income	3	183	2	285	1	325	0	0	0	0
Moderate Income	33	1,259	5	652	1	410	0	0	0	0
Middle Income	85	3,234	11	1,633	5	3,103	3	48	0	0
Upper Income	287	11,325	34	4,988	8	4,324	4	86	0	0
Income Not Known	1	15	1	125	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	409	16,016	53	7,683	15	8,162	7	134	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROCKLAND COUNTY (087), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	1	96	2	300	1	284	0	0	0	0
Moderate Income	0	0	5	703	1	321	0	0	0	0
Middle Income	2	160	1	150	1	286	0	0	0	0
Upper Income	10	473	4	630	2	1,138	1	11	0	0
Income Not Known	0	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	729	12	1,783	5	2,029	1	11	0	0
<b>SARATOGA COUNTY (091), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	52	0	0	0	0	0	0	0	0
Middle Income	2	130	0	0	0	0	0	0	0	0
Upper Income	0	0	1	105	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	182	1	105	0	0	0	0	0	0
<b>SCHENECTADY COUNTY (093), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	285	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	285	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SCHOHARIE COUNTY (095), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	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	125	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0
<b>STEUBEN COUNTY (101), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0013</b>										
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	250	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	133	2	1,443	1	133	0	0
Median Family Income 60-70%	1	40	2	251	2	1,320	1	1,000	0	0
Median Family Income 70-80%	18	1,052	1	164	1	275	0	0	0	0
Median Family Income 80-90%	11	609	7	1,095	1	560	2	220	0	0
Median Family Income 90-100%	11	650	6	993	0	0	1	29	0	0
Median Family Income 100-110%	5	287	1	150	1	345	0	0	0	0
Median Family Income 110-120%	11	644	2	301	0	0	0	0	0	0
Median Family Income ≥ 120%	13	712	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	70	3,994	21	3,337	8	4,263	5	1,382	0	0
<b>SULLIVAN COUNTY (105), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	0	0	0	0	0	0	0	0
Middle Income	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	2	53	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ULSTER COUNTY (111), NY</b>										
<b>MSA 28740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	39	0	0	0	0	0	0	0	0
Income Not Known	0	0	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
<b>WASHINGTON COUNTY (115), NY</b>										
<b>MSA 24020</b>										
<b>Outside Assessment Area</b>										
Low Income	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	109	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	2	109	1	117	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WESTCHESTER COUNTY (119), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
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	148	1	665	0	0	0	0
Median Family Income 60-70%	3	269	1	150	4	1,905	0	0	0	0
Median Family Income 70-80%	4	298	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	129	3	1,795	1	129	0	0
Median Family Income 90-100%	0	0	0	0	1	456	1	456	0	0
Median Family Income 100-110%	3	134	3	376	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	285	0	0	0	0
Median Family Income ≥ 120%	9	667	8	1,085	2	606	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	19	1,368	14	1,888	12	5,712	2	585	0	0
TOTAL INSIDE AA IN STATE	1,729	75,153	507	75,751	190	94,863	62	3,732	0	0
TOTAL OUTSIDE AA IN STATE	74	4,352	46	6,114	15	5,913	3	206	0	0
STATE TOTAL	1,803	79,505	553	81,865	205	100,776	65	3,938	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALAMANCE COUNTY (001), NC</b>										
<b>MSA 15500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	229	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	229	0	0	0	0	0	0
<b>BURKE COUNTY (023), NC</b>										
<b>MSA 25860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>CABARRUS COUNTY (025), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	0	0	0	0	0	0	0	0
Middle Income	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	2	74	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CALDWELL COUNTY (027), NC</b>										
<b>MSA 25860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>CATAWBA COUNTY (035), NC</b>										
<b>MSA 25860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	572	0	0	0	0
Income Not Known	0	0	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	1	572	0	0	0	0
<b>CLAY COUNTY (043), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>CRAVEN COUNTY (049), NC</b>										
<b>MSA 35100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	56	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	0	0	0	0
<b>DURHAM COUNTY (063), NC</b>										
<b>MSA 20500</b>										
<b>Outside Assessment Area</b>										
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	1	344	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	344	0	0	0	0
<b>FORSYTH COUNTY (067), NC</b>										
<b>MSA 49180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	74	0	0	1	499	2	573	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	1	499	2	573	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRANKLIN COUNTY (069), NC</b>										
<b>MSA 39580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	134	0	0	1	134	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	134	0	0	1	134	0	0
<b>GRANVILLE COUNTY (077), NC</b>										
<b>MSA 20500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	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	210	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GUILFORD COUNTY (081), NC</b>										
<b>MSA 24660</b>										
<b>Outside Assessment Area</b>										
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	53	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	53	0	0	0	0	0	0	0	0
<b>HALIFAX COUNTY (083), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	47	0	0	0	0	0	0	0	0
Income Not Known	0	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	103	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARNETT COUNTY (085), NC</b>										
<b>MSA 22180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	107	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0
<b>HAYWOOD COUNTY (087), NC</b>										
<b>MSA 11700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	83	0	0	0	0	1	83	0	0
Middle Income	0	0	1	114	0	0	0	0	0	0
Upper Income	1	70	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	153	1	114	0	0	1	83	0	0
<b>HOKE COUNTY (093), NC</b>										
<b>MSA 22180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	847	0	0	0	0
Upper Income	1	42	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	1	42	1	123	2	847	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>IREDELL COUNTY (097), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Low Income	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	258	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	258	0	0	0	0	0	0	0	0
<b>JACKSON COUNTY (099), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	0	0	0	0	0	0	0	0
Middle Income	1	74	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	156	0	0	0	0	0	0	0	0
<b>JOHNSTON COUNTY (101), NC</b>										
<b>MSA 39580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	4	628	0	0	2	348	0	0
Moderate Income	2	139	0	0	0	0	0	0	0	0
Middle Income	2	84	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	223	4	628	0	0	2	348	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCDOWELL COUNTY (111), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	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	0	0	0	0	1	258	0	0	0	0
<b>MACON COUNTY (113), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	152	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MECKLENBURG COUNTY (119), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
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	156	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	31	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	4	344	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	27	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	12	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	414	1	156	0	0	0	0	0	0
<b>NEW HANOVER COUNTY (129), NC</b>										
<b>MSA 48900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	47	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ONslow COUNTY (133), NC</b>										
<b>MSA 27340</b>										
<b>Outside Assessment Area</b>										
Low Income	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	47	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	147	0	0	0	0	0	0	0	0
<b>PASQUOTANK COUNTY (139), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	257	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	257	0	0	0	0	0	0
<b>RANDOLPH COUNTY (151), NC</b>										
<b>MSA 24660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	0	0	0	0
Middle Income	1	89	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	2	123	1	121	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROBESON COUNTY (155), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
<b>ROWAN COUNTY (159), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	0	0	0	0
<b>SURRY COUNTY (171), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	444	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	444	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TRANSYLVANIA COUNTY (175), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	133	0	0	0	0	0	0
Income Not Known	0	0	0	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
<b>UNION COUNTY (179), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>VANCE COUNTY (181), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	355	0	0	0	0
Income Not Known	0	0	0	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	355	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAKE COUNTY (183), NC</b>										
<b>MSA 39580</b>										
<b>Outside Assessment Area</b>										
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	2	327	1	334	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	191	2	297	0	0	2	213	0	0
Median Family Income 70-80%	1	87	0	0	0	0	1	87	0	0
Median Family Income 80-90%	1	91	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	215	0	0	2	215	0	0
Median Family Income ≥ 120%	1	82	0	0	0	0	1	82	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	451	6	839	1	334	6	597	0	0
<b>WASHINGTON COUNTY (187), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>WAYNE COUNTY (191), NC</b>										
<b>MSA 24140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	46	3,098	23	3,264	9	3,653	12	1,735	0	0
STATE TOTAL	46	3,098	23	3,264	9	3,653	12	1,735	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAND FORKS COUNTY (035), ND</b>										
<b>MSA 24220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	486	0	0	0	0
Income Not Known	0	0	0	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	486	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	486	0	0	0	0
STATE TOTAL	0	0	0	0	1	486	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWN COUNTY (015), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	288	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	288	1	120	0	0	0	0	0	0
<b>BUTLER COUNTY (017), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	154	1	339	0	0	0	0
Middle Income	0	0	0	0	1	301	1	301	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	154	2	640	1	301	0	0
<b>CLERMONT COUNTY (025), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	57	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLINTON COUNTY (027), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>COSHOCTON COUNTY (031), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CUYAHOGA COUNTY (035), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
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	67	1	215	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	176	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	2	391	0	0	0	0	0	0
<b>FAIRFIELD COUNTY (045), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	94	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	94	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRANKLIN COUNTY (049), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
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	229	1	621	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	432	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	375	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	35	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	84	0	0	0	0	1	84	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	119	5	1,036	1	621	1	84	0	0
<b>GREENE COUNTY (057), OH</b>										
<b>MSA 19430</b>										
<b>Outside Assessment Area</b>										
Low Income	1	77	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	77	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>HANCOCK COUNTY (063), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	203	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	203	0	0	0	0	0	0
<b>HURON COUNTY (077), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	240	0	0	0	0	0	0
Income Not Known	0	0	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	240	0	0	0	0	0	0
<b>JEFFERSON COUNTY (081), OH</b>										
<b>MSA 48260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (085), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
<b>LAWRENCE COUNTY (087), OH</b>										
<b>MSA 26580</b>										
<b>Outside Assessment Area</b>										
Low Income	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	167	0	0	0	0	2	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	2	167	0	0	0	0	2	167	0	0
<b>LICKING COUNTY (089), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>LUCAS COUNTY (095), OH</b>										
<b>MSA 45780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	323	0	0	0	0	0	0
Income Not Known	0	0	0	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	323	0	0	0	0	0	0
<b>MAHONING COUNTY (099), OH</b>										
<b>MSA 49660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	3	1,938	0	0	0	0
Income Not Known	0	0	0	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	1,938	0	0	0	0
<b>MARION COUNTY (101), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MEDINA COUNTY (103), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>MONTGOMERY COUNTY (113), OH</b>										
<b>MSA 19430</b>										
<b>Outside Assessment Area</b>										
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	127	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	123	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	155	0	0	1	155	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	127	2	278	0	0	1	155	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OTTAWA COUNTY (123), OH</b>										
<b>MSA 45780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>PERRY COUNTY (127), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0
<b>PICKAWAY COUNTY (129), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	298	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	298	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROSS COUNTY (141), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	109	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	1	109	0	0	0	0	0	0
<b>STARK COUNTY (151), OH</b>										
<b>MSA 15940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	156	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	179	1	124	0	0	3	303	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	179	2	280	0	0	3	303	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMMIT COUNTY (153), OH</b>										
<b>MSA 10420</b>										
<b>Outside Assessment Area</b>										
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	84	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%	13	408	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	14	492	0	0	0	0	0	0	0	0
<b>TRUMBULL COUNTY (155), OH</b>										
<b>MSA 49660</b>										
<b>Outside Assessment Area</b>										
Low Income	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

**Respondent ID: 0000025022**

**Agency: OCC - 1**

State: OHIO (39)

[illegible]

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

Respondent ID: 0000025022  
Agency: OCC - 1  
State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	45	2,881	25	3,963	8	3,781	9	1,104	0	0
STATE TOTAL	45	2,881	25	3,963	8	3,781	9	1,104	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CREEK COUNTY (037), OK</b>										
<b>MSA 46140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	0	0	0	0
<b>GARFIELD COUNTY (047), OK</b>										
<b>MSA 21420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	1	106	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	1	106	0	0	0	0	0	0
<b>KAY COUNTY (071), OK</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	371	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	371	0	0	0	0	0	0	0	0

**Respondent ID: 0000025022**

**Agency: OCC - 1**

State: OKLAHOMA (40)

[illegible]

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	539	10	1,182	0	0	0	0	0	0
STATE TOTAL	8	539	10	1,182	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENTON COUNTY (003), OR</b>										
<b>MSA 18700</b>										
<b>Outside Assessment Area</b>										
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
<b>DESCHUTES COUNTY (017), OR</b>										
<b>MSA 13460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	193	2	285	0	0	0	0	0	0
Income Not Known	0	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	193	2	285	0	0	0	0	0	0
<b>HARNEY COUNTY (025), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	92	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JOSEPHINE COUNTY (033), OR</b>										
<b>MSA 24420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	390	0	0	0	0
Income Not Known	0	0	0	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	390	0	0	0	0
<b>LANE COUNTY (039), OR</b>										
<b>MSA 21660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	3	358	0	0	0	0	0	0
Middle Income	0	0	1	124	1	430	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	4	482	1	430	0	0	0	0
<b>LINCOLN COUNTY (041), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	165	0	0	0	0	0	0
Upper Income	1	83	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	148	1	165	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (047), OR</b>										
<b>MSA 41420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	93	0	0	1	351	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	1	351	0	0	0	0
<b>MULTNOMAH COUNTY (051), OR</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
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	101	0	0	0	0	0	0
Median Family Income 60-70%	1	88	1	124	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	89	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	177	2	225	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TILLAMOOK COUNTY (057), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	0	0	0	0
<b>WASHINGTON COUNTY (067), OR</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
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	222	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	88	1	115	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	88	2	337	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	13	1,036	12	1,664	3	1,171	0	0	0	0
STATE TOTAL	13	1,036	12	1,664	3	1,171	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), PA</b>										
<b>MSA 23900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	1	200	0	0	0	0	0	0
<b>ALLEGHENY COUNTY (003), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
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	60	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	251	0	0	0	0	0	0
Median Family Income 90-100%	1	82	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	51	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	193	2	251	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEAVER COUNTY (007), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	102	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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
<b>BEDFORD COUNTY (009), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>BERKS COUNTY (011), PA</b>										
<b>MSA 39740</b>										
<b>Inside AA 0020</b>										
Low Income	18	645	3	412	0	0	0	0	0	0
Moderate Income	6	174	5	829	0	0	0	0	0	0
Middle Income	94	2,819	16	2,716	5	2,756	2	45	0	0
Upper Income	41	1,322	6	916	1	300	5	181	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	159	4,960	30	4,873	6	3,056	7	226	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)
<b>BLAIR COUNTY (013), PA</b>										
<b>MSA 11020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	191	0	0	1	191	0	0
Income Not Known	0	0	0	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	191	0	0	1	191	0	0
<b>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</b>										
<b>Inside AA 0012</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	7	326	4	600	1	308	1	26	0	0
Median Family Income 50-60%	7	315	4	545	2	1,325	0	0	0	0
Median Family Income 60-70%	15	499	6	1,038	7	4,129	1	51	0	0
Median Family Income 70-80%	17	612	6	884	2	663	0	0	0	0
Median Family Income 80-90%	25	1,029	8	1,276	3	1,135	0	0	0	0
Median Family Income 90-100%	23	987	4	555	3	1,504	1	9	0	0
Median Family Income 100-110%	19	730	0	0	2	866	1	12	0	0
Median Family Income 110-120%	31	1,278	5	883	1	418	1	3	0	0
Median Family Income ≥ 120%	84	2,851	9	1,217	5	2,351	2	94	0	0
Median Family Income Not Known	2	149	1	152	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	230	8,776	47	7,150	26	12,699	7	195	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTLER COUNTY (019), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	162	0	0	1	162	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	162	0	0	1	162	0	0
<b>CAMBRIA COUNTY (021), PA</b>										
<b>MSA 27780</b>										
<b>Outside Assessment Area</b>										
Low Income	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	45	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
<b>CARBON COUNTY (025), PA</b>										
<b>MSA 10900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	0	0	0	0	0	0	0	0
Middle Income	3	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	4	146	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CENTRE COUNTY (027), PA</b>										
<b>MSA 44300</b>										
<b>Outside Assessment Area</b>										
Low Income	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	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
<b>CHESTER COUNTY (029), PA</b>										
<b>MSA 33874</b>										
<b>Inside AA 0012</b>										
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	139	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	443	1	150	0	0	0	0	0	0
Median Family Income 70-80%	19	531	1	124	1	750	2	16	0	0
Median Family Income 80-90%	7	430	2	364	0	0	0	0	0	0
Median Family Income 90-100%	36	1,391	11	1,740	0	0	1	30	0	0
Median Family Income 100-110%	5	215	0	0	0	0	0	0	0	0
Median Family Income 110-120%	19	758	5	927	1	500	0	0	0	0
Median Family Income ≥ 120%	60	2,965	4	762	6	3,660	2	92	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	156	6,733	25	4,206	8	4,910	5	138	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)
<b>COLUMBIA COUNTY (037), PA</b>										
<b>MSA 14100</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	385	0	0	0	0
Income Not Known	0	0	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	1	385	0	0	0	0
<b>CUMBERLAND COUNTY (041), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0006</b>										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	6	316	0	0	2	915	0	0	0	0
Middle Income	17	654	2	310	1	395	0	0	0	0
Upper Income	9	267	1	140	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,337	3	450	3	1,310	0	0	0	0
<b>DAUPHIN COUNTY (043), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0006</b>										
Low Income	3	154	0	0	0	0	0	0	0	0
Moderate Income	8	412	0	0	0	0	0	0	0	0
Middle Income	18	639	1	150	0	0	0	0	0	0
Upper Income	10	180	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,385	1	150	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>DELAWARE COUNTY (045), PA</b>										
<b>MSA 37964</b>										
<b>Inside AA 0018</b>										
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	381	3	484	0	0	0	0	0	0
Median Family Income 60-70%	4	131	2	300	0	0	0	0	0	0
Median Family Income 70-80%	14	460	3	545	0	0	0	0	0	0
Median Family Income 80-90%	3	135	1	236	2	730	1	100	0	0
Median Family Income 90-100%	5	212	4	724	1	415	0	0	0	0
Median Family Income 100-110%	8	324	2	336	0	0	0	0	0	0
Median Family Income 110-120%	8	158	3	506	1	450	0	0	0	0
Median Family Income ≥ 120%	250	10,182	35	5,448	20	8,099	16	2,450	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	303	11,983	53	8,579	24	9,694	17	2,550	0	0
<b>ERIE COUNTY (049), PA</b>										
<b>MSA 21500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	159	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	159	0	0	0	0	0	0

## 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)
<b>FRANKLIN COUNTY (055), PA</b>										
<b>MSA 16540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	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	1	20	1	103	0	0	0	0	0	0
<b>INDIANA COUNTY (063), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	340	1	340	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	340	1	340	0	0
<b>LACKAWANNA COUNTY (069), PA</b>										
<b>MSA 42540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	73	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LANCASTER COUNTY (071), PA</b>										
<b>MSA 29540</b>										
<b>Inside AA 0008</b>										
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	10	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	12	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	65	2	353	1	319	1	153	0	0
Median Family Income 70-80%	3	90	0	0	0	0	0	0	0	0
Median Family Income 80-90%	8	483	1	150	1	300	0	0	0	0
Median Family Income 90-100%	19	904	1	250	0	0	1	70	0	0
Median Family Income 100-110%	18	900	1	150	0	0	1	2	0	0
Median Family Income 110-120%	9	333	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	13	507	1	141	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	74	3,304	6	1,044	2	619	3	225	0	0
<b>LAWRENCE COUNTY (073), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	428	0	0	0	0	5	428	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	428	0	0	0	0	5	428	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)
<b>LEBANON COUNTY (075), PA</b>										
<b>MSA 30140</b>										
<b>Inside AA 0009</b>										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	3	166	2	251	0	0	0	0	0	0
Middle Income	5	221	2	239	0	0	0	0	0	0
Upper Income	3	60	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	547	4	490	0	0	0	0	0	0
<b>LEHIGH COUNTY (077), PA</b>										
<b>MSA 10900</b>										
<b>Inside AA 0001</b>										
Low Income	6	335	1	135	0	0	2	24	0	0
Moderate Income	29	1,240	6	945	2	662	1	12	0	0
Middle Income	28	903	7	1,046	1	574	1	17	0	0
Upper Income	26	1,009	8	1,090	5	2,197	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	89	3,487	22	3,216	8	3,433	4	53	0	0
<b>LUZERNE COUNTY (079), PA</b>										
<b>MSA 42540</b>										
<b>Outside Assessment Area</b>										
Low Income	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	142	0	0	1	475	0	0	0	0
Upper Income	3	203	0	0	0	0	0	0	0	0
Income Not Known	0	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	345	0	0	1	475	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LYCOMING COUNTY (081), PA</b>										
<b>MSA 48700</b>										
<b>Outside Assessment Area</b>										
Low Income	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	115	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	115	1	150	0	0	0	0	0	0
<b>MERCER COUNTY (085), PA</b>										
<b>MSA 49660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	29	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	0	0	0	0
<b>MIFFLIN COUNTY (087), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	102	0	0	1	102	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	102	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)
<b>MONROE COUNTY (089), PA</b>										
<b>MSA 20700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	69	0	0	0	0	2	69	0	0
Middle Income	5	406	1	105	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	475	1	105	0	0	2	69	0	0
<b>MONTGOMERY COUNTY (091), PA</b>										
<b>MSA 33874</b>										
<b>Inside AA 0012</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	69	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	124	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	171	0	0	0	0	1	90	0	0
Median Family Income 40-50%	1	64	3	410	0	0	0	0	0	0
Median Family Income 50-60%	6	248	1	150	0	0	0	0	0	0
Median Family Income 60-70%	19	1,004	5	656	1	400	0	0	0	0
Median Family Income 70-80%	23	932	3	461	0	0	1	30	0	0
Median Family Income 80-90%	50	2,306	13	2,184	2	800	3	151	0	0
Median Family Income 90-100%	54	1,994	8	1,282	2	1,300	1	21	0	0
Median Family Income 100-110%	38	1,695	4	519	1	350	3	175	0	0
Median Family Income 110-120%	24	930	8	1,236	2	670	5	172	0	0
Median Family Income ≥ 120%	106	4,180	20	2,950	9	4,267	4	458	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	328	13,717	65	9,848	17	7,787	18	1,097	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)
<b>NORTHAMPTON COUNTY (095), PA</b>										
<b>MSA 10900</b>										
<b>Inside AA 0001</b>										
Low Income	3	66	0	0	1	427	0	0	0	0
Moderate Income	19	619	2	217	0	0	1	32	0	0
Middle Income	48	2,573	2	351	2	901	2	143	0	0
Upper Income	21	813	8	1,162	0	0	0	0	0	0
Income Not Known	0	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	4,071	12	1,730	3	1,328	3	175	0	0
<b>NORTHUMBERLAND COUNTY (097), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	106	4	1,881	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	106	4	1,881	0	0	0	0
<b>PERRY COUNTY (099), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PHILADELPHIA COUNTY (101), PA</b>										
<b>MSA 37964</b>										
<b>Inside AA 0018</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	10	543	2	255	2	1,320	0	0	0	0
Median Family Income 30-40%	6	108	1	121	0	0	0	0	0	0
Median Family Income 40-50%	14	383	5	810	7	2,290	0	0	0	0
Median Family Income 50-60%	43	1,624	5	761	1	257	1	16	0	0
Median Family Income 60-70%	38	1,437	8	1,429	3	1,800	5	1,025	0	0
Median Family Income 70-80%	32	1,034	6	957	1	338	2	35	0	0
Median Family Income 80-90%	38	1,225	3	450	0	0	4	67	0	0
Median Family Income 90-100%	33	1,713	8	1,185	1	300	3	101	0	0
Median Family Income 100-110%	7	177	1	200	2	1,142	0	0	0	0
Median Family Income 110-120%	15	420	0	0	1	298	1	5	0	0
Median Family Income ≥ 120%	100	3,800	20	3,026	13	9,367	4	64	0	0
Median Family Income Not Known	4	215	0	0	1	376	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	340	12,679	59	9,194	32	17,488	20	1,313	0	0
<b>PIKE COUNTY (103), PA</b>										
<b>MSA 35084</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

## 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)
<b>SCHUYLKILL COUNTY (107), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0029</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	428	2	317	1	725	0	0	0	0
Middle Income	27	1,162	4	568	2	1,300	0	0	0	0
Upper Income	28	981	1	129	0	0	4	115	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	2,571	7	1,014	3	2,025	4	115	0	0
<b>SOMERSET COUNTY (111), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	204	0	0	1	204	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	204	0	0	1	204	0	0
<b>SULLIVAN COUNTY (113), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>SUSQUEHANNA COUNTY (115), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	2	344	0	0	2	344	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	344	0	0	2	344	0	0
<b>UNION COUNTY (119), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	60	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0
<b>YORK COUNTY (133), PA</b>										
<b>MSA 49620</b>										
<b>Inside AA 0026</b>										
Low Income	5	172	0	0	0	0	0	0	0	0
Moderate Income	4	176	0	0	0	0	1	22	0	0
Middle Income	40	1,590	3	509	2	784	2	23	0	0
Upper Income	13	397	2	306	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	2,335	5	815	2	784	3	45	0	0
TOTAL INSIDE AA IN STATE	1,982	77,947	339	52,759	134	65,133	91	6,132	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	40	2,269	16	2,342	7	3,081	14	1,840	0	0
STATE TOTAL	2,022	80,216	355	55,101	141	68,214	105	7,972	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BRISTOL COUNTY (001), RI</b>										
<b>MSA 39300</b>										
<b>Inside AA 0019</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	289	1	150	0	0	0	0	0	0
Middle Income	5	163	0	0	0	0	0	0	0	0
Upper Income	31	1,194	2	300	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	1,646	3	450	0	0	1	21	0	0
<b>KENT COUNTY (003), RI</b>										
<b>MSA 39300</b>										
<b>Inside AA 0019</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	211	1	124	0	0	0	0	0	0
Middle Income	49	1,667	10	1,580	3	863	1	48	0	0
Upper Income	33	1,355	7	1,022	2	870	2	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	88	3,233	18	2,726	5	1,733	3	106	0	0
<b>NEWPORT COUNTY (005), RI</b>										
<b>MSA 39300</b>										
<b>Inside AA 0019</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	1	150	0	0	0	0	0	0
Middle Income	26	1,281	2	391	0	0	1	49	0	0
Upper Income	28	1,159	2	270	1	460	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,449	5	811	1	460	1	49	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PROVIDENCE COUNTY (007), RI</b>										
<b>MSA 39300</b>										
<b>Inside AA 0019</b>										
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	270	2	364	0	0	0	0	0	0
Median Family Income 30-40%	25	916	7	1,146	1	275	0	0	0	0
Median Family Income 40-50%	51	2,111	8	1,209	2	754	2	27	0	0
Median Family Income 50-60%	40	1,633	10	1,476	1	299	1	8	0	0
Median Family Income 60-70%	25	1,294	2	300	2	875	2	59	0	0
Median Family Income 70-80%	47	1,982	8	1,172	1	626	0	0	0	0
Median Family Income 80-90%	37	1,368	2	355	4	2,061	1	0	0	0
Median Family Income 90-100%	45	2,071	9	1,259	0	0	3	300	0	0
Median Family Income 100-110%	29	1,197	10	1,754	2	1,361	0	0	0	0
Median Family Income 110-120%	52	2,087	8	1,133	1	1,000	1	12	0	0
Median Family Income ≥ 120%	88	3,978	12	1,911	1	300	3	61	0	0
Median Family Income Not Known	6	246	2	299	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	450	19,153	80	12,378	15	7,551	13	467	0	0
<b>WASHINGTON COUNTY (009), RI</b>										
<b>MSA 39300</b>										
<b>Inside AA 0019</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	187	0	0	0	0	0	0
Middle Income	15	604	5	668	1	294	0	0	0	0
Upper Income	51	2,168	12	1,740	1	282	0	0	0	0
Income Not Known	1	54	0	0	0	0	1	54	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	2,826	18	2,595	2	576	1	54	0	0
TOTAL INSIDE AA IN STATE	705	29,307	124	18,960	23	10,320	19	697	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	705	29,307	124	18,960	23	10,320	19	697	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>AIKEN COUNTY (003), SC</b>										
<b>MSA 12260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
<b>ALLENDALE COUNTY (005), SC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	58	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	0	0	0	0
<b>BERKELEY COUNTY (015), SC</b>										
<b>MSA 16700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	0	0	0	0	0	0	0	0
Middle Income	2	123	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	3	172	1	101	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>CALHOUN COUNTY (017), SC</b>										
<b>MSA 17900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
<b>CHARLESTON COUNTY (019), SC</b>										
<b>MSA 16700</b>										
<b>Outside Assessment Area</b>										
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	1	9	0	0	0	0	0	0	0	0
Upper Income	2	108	0	0	0	0	0	0	0	0
Income Not Known	0	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	145	0	0	0	0	0	0	0	0
<b>DARLINGTON COUNTY (031), SC</b>										
<b>MSA 22500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	44	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	44	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>FLORENCE COUNTY (041), SC</b>										
<b>MSA 22500</b>										
<b>Outside Assessment Area</b>										
Low Income	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	330	3	373	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	330	3	373	0	0	0	0	0	0
<b>KERSHAW COUNTY (055), SC</b>										
<b>MSA 17900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	78	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	0	0	0	0
<b>LAURENS COUNTY (059), SC</b>										
<b>MSA 24860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	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	53	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RICHLAND COUNTY (079), SC</b>										
<b>MSA 17900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	59	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
<b>SALUDA COUNTY (081), SC</b>										
<b>MSA 17900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	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	35	0	0	0	0	0	0	0	0
<b>SPARTANBURG COUNTY (083), SC</b>										
<b>MSA 43900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	86	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	1	66	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	211	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YORK COUNTY (091), SC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	241	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	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	24	1,291	5	715	0	0	0	0	0	0
STATE TOTAL	24	1,291	5	715	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH 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)
<b>MINNEHAHA COUNTY (099), SD</b>										
<b>MSA 43620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	160	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	0	0	0	0
<b>PENNINGTON COUNTY (103), SD</b>										
<b>MSA 39660</b>										
<b>Outside Assessment Area</b>										
Low Income	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	93	1	160	0	0	0	0	0	0
STATE TOTAL	1	93	1	160	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>ANDERSON COUNTY (001), TN</b>										
<b>MSA 28940</b>										
<b>Outside Assessment Area</b>										
Low Income	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	2	260	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	260	0	0	1	125	0	0
<b>COCKE COUNTY (029), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	110	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
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	124	0	0	1	302	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	118	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	84	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%	1	63	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	391	0	0	1	302	0	0	0	0
<b>GREENE COUNTY (059), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	167	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	167	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (065), TN</b>										
<b>MSA 16860</b>										
<b>Outside Assessment Area</b>										
Low Income	1	82	4	503	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	132	4	503	0	0	0	0	0	0
<b>HUMPHREYS COUNTY (085), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>KNOX COUNTY (093), TN</b>										
<b>MSA 28940</b>										
<b>Outside Assessment Area</b>										
Low Income	2	188	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	188	0	0	0	0	0	0
Upper Income	3	203	0	0	0	0	0	0	0	0
Income Not Known	0	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	391	1	188	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>LOUDON COUNTY (105), TN</b>										
<b>MSA 28940</b>										
<b>Outside Assessment Area</b>										
Low Income	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	4	432	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	4	432	0	0	0	0	0	0
<b>MCMINN COUNTY (107), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	74	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
<b>MAURY COUNTY (119), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	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	1	243	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (125), TN</b>										
<b>MSA 17300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0
<b>ROBERTSON COUNTY (147), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	109	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0
<b>RUTHERFORD COUNTY (149), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	1	144	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	144	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SEVIER COUNTY (155), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	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	1	62	1	126	0	0	0	0	0	0
<b>SHELBY COUNTY (157), TN</b>										
<b>MSA 32820</b>										
<b>Outside Assessment Area</b>										
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	233	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	198	1	214	1	255	0	0	0	0
Median Family Income 50-60%	2	165	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	120	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	11	716	1	214	1	255	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TIPTON COUNTY (167), TN</b>										
<b>MSA 32820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	113	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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	113	0	0	0	0	0	0
<b>WASHINGTON COUNTY (179), TN</b>										
<b>MSA 27740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	408	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	408	0	0	0	0
<b>WHITE COUNTY (185), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	122	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	122	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILSON COUNTY (189), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	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	2	308	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	2	308	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	32	2,178	23	3,154	3	965	1	125	0	0
STATE TOTAL	32	2,178	23	3,154	3	965	1	125	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BELL COUNTY (027), TX</b>										
<b>MSA 28660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	128	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	2	249	0	0	0	0	0	0
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
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	105	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	118	1	291	0	0	0	0
Median Family Income 60-70%	3	202	0	0	1	300	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	70	2	239	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	93	2	248	1	406	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	365	6	710	3	997	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BRAZORIA COUNTY (039), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	104	0	0	1	104	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	0	0	1	104	0	0
<b>BRAZOS COUNTY (041), TX</b>										
<b>MSA 17780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	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	135	0	0	0	0	0	0
<b>CALDWELL COUNTY (055), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	605	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	605	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHAMBERS COUNTY (071), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	762	0	0	0	0
Income Not Known	0	0	0	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	762	0	0	0	0
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
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	78	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	213	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	291	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CORYELL COUNTY (099), TX</b>										
<b>MSA 28660</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
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	59	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	345	3	389	0	0	0	0	0	0
Median Family Income 60-70%	1	58	1	146	1	392	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	7	462	4	535	1	392	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
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	53	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	137	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	207	2	290	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	397	2	290	0	0	0	0	0	0
<b>DIMMIT COUNTY (127), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	93	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>ELLIS COUNTY (139), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Low Income	1	64	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	172	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	236	0	0	0	0	0	0	0	0
<b>EL PASO COUNTY (141), TX</b>										
<b>MSA 21340</b>										
<b>Outside Assessment Area</b>										
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	107	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	2	314	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	3	332	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	6	753	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FORT BEND COUNTY (157), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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%	3	200	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	56	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	256	0	0	0	0	0	0	0	0
<b>GALVESTON COUNTY (167), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GREGG COUNTY (183), TX</b>										
<b>MSA 30980</b>										
<b>Outside Assessment Area</b>										
Low Income	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	183	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0
<b>GUADALUPE COUNTY (187), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Low Income	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	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	4	83	0	0	0	0	0	0	0	0
<b>HAMILTON COUNTY (193), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARDIN COUNTY (199), TX</b>										
<b>MSA 13140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	56	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	186	2	226	0	0	0	0	0	0
Median Family Income 60-70%	2	113	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	273	1	181	1	456	0	0	0	0
Median Family Income 80-90%	2	159	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	149	2	239	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%	10	572	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,508	5	646	1	456	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARRISON COUNTY (203), TX</b>										
<b>MSA 30980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	189	1	432	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	189	1	432	0	0	0	0
<b>HIDALGO COUNTY (215), TX</b>										
<b>MSA 32580</b>										
<b>Outside Assessment Area</b>										
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	182	0	0	1	422	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	249	0	0	0	0	0	0
Median Family Income 100-110%	1	75	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	257	1	249	1	422	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (245), TX</b>										
<b>MSA 13140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	111	1	318	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	111	1	318	0	0	0	0
<b>JOHNSON COUNTY (251), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	1	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	50	1	115	0	0	0	0	0	0
<b>KAUFMAN COUNTY (257), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	86	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	299	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	299	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LUBBOCK COUNTY (303), TX</b>										
<b>MSA 31180</b>										
<b>Outside Assessment Area</b>										
Low Income	1	81	0	0	0	0	0	0	0	0
Moderate Income	1	64	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	2	145	1	117	0	0	0	0	0	0
<b>MCLENNAN COUNTY (309), TX</b>										
<b>MSA 47380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	258	6	912	1	404	1	150	0	0
Income Not Known	0	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	258	6	912	1	404	1	150	0	0
<b>NAVARRO COUNTY (349), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	102	0	0	1	102	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	102	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PARKER COUNTY (367), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	0	0	0	0
<b>ROCKWALL COUNTY (397), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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	151	1	416	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	2	430	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	3	581	1	416	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	18	2	363	1	269	0	0	0	0
Median Family Income 50-60%	2	174	2	233	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	342	2	771	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	192	6	938	3	1,040	0	0	0	0
<b>UPSHUR COUNTY (459), TX</b>										
<b>MSA 30980</b>										
<b>Outside Assessment Area</b>										
Low Income	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

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WALKER COUNTY (471), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	108	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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
<b>WEBB COUNTY (479), TX</b>										
<b>MSA 29700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	324	2	1,043	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	3	538	1	290	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	862	3	1,333	0	0	0	0
<b>WILLACY COUNTY (489), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	2	129	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	129	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>WILLIAMSON COUNTY (491), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	142	0	0	0	0	0	0
Middle Income	2	109	1	115	0	0	0	0	0	0
Upper Income	1	85	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	194	2	257	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	85	5,802	56	7,963	20	7,876	3	356	0	0
STATE TOTAL	85	5,802	56	7,963	20	7,876	3	356	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAVIS COUNTY (011), UT</b>										
<b>MSA 36260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	126	0	0	0	0	0	0
Middle Income	1	72	3	511	1	515	2	304	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	4	637	1	515	2	304	0	0
<b>IRON COUNTY (021), UT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	352	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	352	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Outside Assessment Area</b>										
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	174	1	102	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%	2	69	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	243	1	102	0	0	0	0	0	0
<b>SUMMIT COUNTY (043), UT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	300	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	300	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TOOELE COUNTY (045), UT</b>										
<b>MSA 41620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	112	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0
<b>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Outside Assessment Area</b>										
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	67	1	110	0	0	1	110	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%	2	120	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	187	1	110	0	0	1	110	0	0

**Respondent ID: 0000025022**

**Agency: OCC - 1**

State: UTAH (49)

[illegible]

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

Respondent ID: 0000025022  
Agency: OCC - 1  
State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	502	12	1,688	2	867	3	414	0	0
STATE TOTAL	8	502	12	1,688	2	867	3	414	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADDISON COUNTY (001), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>BENNINGTON COUNTY (003), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	0	0	0	0
<b>CHITTENDEN COUNTY (007), VT</b>										
<b>MSA 15540</b>										
<b>Outside Assessment Area</b>										
Low Income	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	149	2	330	0	0	0	0	0	0
Upper Income	1	69	1	241	0	0	0	0	0	0
Income Not Known	0	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	218	3	571	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRANKLIN COUNTY (011), VT</b>										
<b>MSA 15540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	169	0	0	0	0	0	0
Middle Income	0	0	0	0	1	449	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	169	1	449	0	0	0	0
<b>LAMOILLE COUNTY (015), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	148	1	142	0	0	1	76	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	148	1	142	0	0	1	76	0	0
<b>RUTLAND COUNTY (021), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	137	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WINDHAM COUNTY (025), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>WINDSOR COUNTY (027), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	131	2	209	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	2	209	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	813	8	1,217	1	449	1	76	0	0
STATE TOTAL	12	813	8	1,217	1	449	1	76	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)
<b>CAROLINE COUNTY (033), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	186	0	0	0	0	0	0
Upper Income	1	77	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	1	186	0	0	0	0	0	0
<b>CARROLL COUNTY (035), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>CHARLES CITY COUNTY (036), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	1	107	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	107	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)
<b>CHESTERFIELD COUNTY (041), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	1	124	0	0	0	0	0	0
Upper Income	0	0	4	477	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	5	601	0	0	0	0	0	0
<b>CUMBERLAND COUNTY (049), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>DINWIDDIE COUNTY (053), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	64	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	1	64	1	117	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)
<b>ESSEX COUNTY (057), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	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	0	0	1	165	0	0	0	0	0	0
<b>FAIRFAX COUNTY (059), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	4	231	2	244	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	96	2	220	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	200	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	527	4	464	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)
<b>FAUQUIER COUNTY (061), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	161	1	683	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	161	1	683	0	0	0	0
<b>FREDERICK COUNTY (069), VA</b>										
<b>MSA 49020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	214	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	214	0	0	0	0	0	0
<b>HANOVER COUNTY (085), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	633	0	0	0	0
Income Not Known	0	0	0	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	633	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)
<b>HENRICO COUNTY (087), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	1	227	0	0	0	0	0	0
Income Not Known	0	0	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	1	227	0	0	0	0	0	0
<b>ISLE OF WIGHT COUNTY (093), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	0	0	0	0	0	0	0	0
<b>KING GEORGE COUNTY (099), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	3	451	0	0	0	0	0	0
Income Not Known	0	0	0	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	451	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)
<b>LOUDOUN COUNTY (107), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	18	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	104	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	1	104	0	0	0	0	0	0
<b>PRINCE WILLIAM COUNTY (153), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	48	1	131	0	0	0	0	0	0
Middle Income	2	75	2	315	0	0	0	0	0	0
Upper Income	1	31	0	0	0	0	0	0	0	0
Income Not Known	0	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	154	3	446	0	0	0	0	0	0
<b>ROCKINGHAM COUNTY (165), VA</b>										
<b>MSA 25500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	318	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	318	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)
<b>STAFFORD COUNTY (179), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	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	88	0	0	0	0	0	0	0	0
<b>SURRY COUNTY (181), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	158	0	0	1	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	0	0	1	158	0	0	1	158	0	0
<b>SUSSEX COUNTY (183), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	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	135	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)
<b>WARREN COUNTY (187), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	123	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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
<b>YORK COUNTY (199), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	1	213	0	0	0	0	0	0
Income Not Known	0	0	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	213	0	0	0	0	0	0
<b>ALEXANDRIA CITY (510), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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

## 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)
<b>CHESAPEAKE CITY (550), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	4	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	0	0	0	0
<b>GALAX CITY (640), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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
<b>NORFOLK CITY (710), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	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	243	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	243	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PETERSBURG CITY (730), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	109	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	109	0	0	0	0	0	0	0	0
<b>PORTSMOUTH CITY (740), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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
<b>RICHMOND CITY (760), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	1	75	1	114	1	364	0	0	0	0
Moderate Income	0	0	1	118	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	2	232	1	364	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)
<b>SUFFOLK CITY (800), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	1	217	0	0	0	0	0	0
Upper Income	2	166	0	0	0	0	0	0	0	0
Income Not Known	0	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	223	1	217	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	35	2,179	32	4,433	5	1,998	2	265	0	0
STATE TOTAL	35	2,179	32	4,433	5	1,998	2	265	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)
<b>CLARK COUNTY (011), WA</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	98	0	0	0	0	1	98	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	98	0	0	0	0	1	98	0	0
<b>COWLITZ COUNTY (015), WA</b>										
<b>MSA 31020</b>										
<b>Outside Assessment Area</b>										
Low Income	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	47	1	134	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	1	47	1	134	1	282	0	0	0	0
<b>DOUGLAS COUNTY (017), WA</b>										
<b>MSA 48300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	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	0	0	1	148	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)
<b>FRANKLIN COUNTY (021), WA</b>										
<b>MSA 28420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
<b>GRAYS HARBOR COUNTY (027), WA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	109	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	109	0	0	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)
<b>KING COUNTY (033), WA</b>										
<b>MSA 42644</b>										
<b>Outside Assessment Area</b>										
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	171	0	0	1	171	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	187	1	268	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	2	358	1	268	1	171	0	0
<b>KITSAP COUNTY (035), WA</b>										
<b>MSA 14740</b>										
<b>Outside Assessment Area</b>										
Low Income	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	47	5	612	1	388	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	5	612	1	388	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)
<b>PEND OREILLE COUNTY (051), WA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	115	0	0	1	115	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	115	0	0	1	115	0	0
<b>PIERCE COUNTY (053), WA</b>										
<b>MSA 45104</b>										
<b>Outside Assessment Area</b>										
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	97	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	72	2	232	0	0	0	0	0	0
Median Family Income 70-80%	2	189	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	126	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	59	3	394	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	177	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	417	7	929	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)
<b>SNOHOMISH COUNTY (061), WA</b>										
<b>MSA 42644</b>										
<b>Outside Assessment Area</b>										
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	2	247	2	931	0	0	0	0
Median Family Income 50-60%	0	0	1	136	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	266	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	122	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	32	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	32	4	505	3	1,197	0	0	0	0
<b>SPOKANE COUNTY (063), WA</b>										
<b>MSA 44060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	4	468	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	1	83	4	468	1	300	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)
<b>STEVENS COUNTY (065), WA</b>										
<b>MSA 44060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	307	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	307	0	0	0	0
<b>THURSTON COUNTY (067), WA</b>										
<b>MSA 36500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	137	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	1	137	0	0	0	0	0	0
<b>WHATCOM COUNTY (073), WA</b>										
<b>MSA 13380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	1	131	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	131	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)
<b>YAKIMA COUNTY (077), WA</b>										
<b>MSA 49420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	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	0	0	1	150	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	990	28	3,687	8	2,742	4	515	0	0
STATE TOTAL	14	990	28	3,687	8	2,742	4	515	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)
<b>HAMPSHIRE COUNTY (027), WV</b>										
<b>MSA 49020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	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	2	90	0	0	0	0	0	0	0	0
<b>HARRISON COUNTY (033), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
<b>MARION COUNTY (049), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	0	0	0	0

## 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)
<b>MERCER COUNTY (055), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	136	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	136	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	418	0	0	0	0	0	0	0	0
STATE TOTAL	6	418	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DANE COUNTY (025), WI</b>										
<b>MSA 31540</b>										
<b>Outside Assessment Area</b>										
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	212	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	53	1	103	0	0	1	103	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	265	1	103	0	0	1	103	0	0
<b>OZAUCKEE COUNTY (089), WI</b>										
<b>MSA 33340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	203	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>RACINE COUNTY (101), WI</b>										
<b>MSA 39540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	119	0	0	0	0	0	0
Middle Income	0	0	1	149	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	268	0	0	0	0	0	0
<b>ROCK COUNTY (105), WI</b>										
<b>MSA 27500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	99	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0
<b>RUSK COUNTY (107), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	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	82	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
<b>WAUKESHA COUNTY (133), WI</b>										
<b>MSA 33340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	816	0	0	0	0
Upper Income	0	0	0	0	2	643	0	0	0	0
Income Not Known	0	0	0	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	1,459	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	446	4	574	3	1,459	1	103	0	0
STATE TOTAL	6	446	4	574	3	1,459	1	103	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LARAMIE COUNTY (021), WY</b>										
<b>MSA 16940</b>										
<b>Outside Assessment Area</b>										
Low Income	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	82	0	0	0	0	0	0	0	0
STATE TOTAL	1	82	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	11,780	484,337	2,307	353,440	873	426,505	447	26,490	0	0
TOTAL OUTSIDE AA	1,306	86,024	920	128,904	238	97,995	150	20,403	0	0
TOTAL INSIDE & OUTSIDE	13,086	570,361	3,227	482,344	1,111	524,500	597	46,893	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**  
**Agency: OCC - 1**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - WARREN COUNTY (041) - MSA 10900	11	887	0	0	0	0
PA - LEHIGH COUNTY (077) - MSA 10900	119	10,136	4	53	0	0
PA - NORTHAMPTON COUNTY (095) - MSA 10900	106	7,129	3	175	0	0
MA - BARNSTABLE COUNTY (001) - MSA 12700	144	7,919	7	278	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	579	41,046	7	202	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	399	25,451	13	472	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	709	63,653	12	436	0	0
MA - ESSEX COUNTY (009) - MSA 15764	612	42,806	28	1,108	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	1,093	88,939	23	1,202	0	0
NJ - BURLINGTON COUNTY (005) - MSA 15804	129	17,539	5	335	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	141	15,512	7	307	0	0
NJ - GLOUCESTER COUNTY (015) - MSA 15804	12	1,120	0	0	0	0
PA - CUMBERLAND COUNTY (041) - MSA 25420	39	3,097	0	0	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420	40	1,535	0	0	0	0
PA - PERRY COUNTY (099) - MSA 25420	2	62	0	0	0	0
CT - HARTFORD COUNTY (003) - MSA 25540	395	32,032	18	1,001	0	0
CT - MIDDLESEX COUNTY (007) - MSA 25540	21	1,223	2	67	0	0
CT - TOLLAND COUNTY (013) - MSA 25540	17	1,029	0	0	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	82	4,967	3	225	0	0
PA - LEBANON COUNTY (075) - MSA 30140	16	1,037	0	0	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	145	10,608	3	71	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	33	4,892	2	798	0	0
PA - BUCKS COUNTY (017) - MSA 33874	303	28,625	7	195	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**  
**Agency: OCC - 1**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CHESTER COUNTY (029) - MSA 33874	189	15,849	5	138	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	410	31,352	18	1,097	0	0
NY - NASSAU COUNTY (059) - MSA 35004	165	17,753	3	86	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	99	11,594	5	1,382	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	439	44,067	10	339	0	0
NJ - HUNTERDON COUNTY (019) - MSA 35084	11	1,062	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	265	24,235	7	262	0	0
NJ - SUSSEX COUNTY (037) - MSA 35084	45	2,399	1	7	0	0
NJ - UNION COUNTY (039) - MSA 35084	414	35,691	15	1,808	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	498	55,853	20	2,163	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	681	49,367	34	1,999	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	450	36,138	6	378	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	69	9,072	5	99	0	0
CT - NEW HAVEN COUNTY (009) - MSA 35300	85	6,585	4	62	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	185	20,231	5	208	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	188	18,084	4	634	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	65	7,239	4	362	0	0
NY - BRONX COUNTY (005) - MSA 35614	65	7,073	5	184	0	0
NY - KINGS COUNTY (047) - MSA 35614	692	74,062	10	453	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	467	51,364	12	276	0	0
NY - QUEENS COUNTY (081) - MSA 35614	416	43,092	18	632	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	477	31,861	7	134	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	45	8,968	2	585	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**  
**Agency: OCC - 1**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - DELAWARE COUNTY (045) - MSA 37964	380	30,256	17	2,550	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	431	39,361	20	1,313	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	442	28,956	6	352	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	48	2,096	1	21	0	0
RI - KENT COUNTY (003) - MSA 39300	111	7,692	3	106	0	0
RI - NEWPORT COUNTY (005) - MSA 39300	61	3,720	1	49	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300	545	39,082	13	467	0	0
RI - WASHINGTON COUNTY (009) - MSA 39300	87	5,997	1	54	0	0
PA - BERKS COUNTY (011) - MSA 39740	195	12,889	7	226	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	161	13,203	5	97	0	0
MA - HAMPDEN COUNTY (013) - MSA 44140	48	3,580	3	326	0	0
MA - HAMPSHIRE COUNTY (015) - MSA 44140	4	217	0	0	0	0
NJ - MERCER COUNTY (021) - MSA 45940	228	17,579	12	389	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	30	2,849	0	0	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	417	29,169	6	146	0	0
PA - YORK COUNTY (133) - MSA 49620	69	3,934	3	45	0	0
MA - DUKES COUNTY (007) - MSA NA	39	2,467	1	21	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	23	1,390	0	0	0	0
PA - SCHUYLKILL COUNTY (107) - MSA NA	74	5,610	4	115	0	0

2021 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Santander Bank N.A.

Respondent ID: 0000025022  
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	65	493,222	0	0
Purchased	0	0	0	0
Total	65	493,222	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

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

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**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**

**2021 Institution Disclosure Statement - Table 6**

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

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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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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\*

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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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\*

**2021 Institution Disclosure Statement - Table 6**

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

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**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**

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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**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\*

**2021 Institution Disclosure Statement - Table 6**

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

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**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\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

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**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%**

**2021 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

**Institution: Santander Bank N.A.**

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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**

**2021 Institution Disclosure Statement - Table 6**

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

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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\*

**2021 Institution Disclosure Statement - Table 6**

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

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**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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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*

**2021 Institution Disclosure Statement - Table 6**

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

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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



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

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**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%**

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

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

**Median Family Income Not Known**

2067.02\*

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

4068.01 4072.01\*

**Median Family Income 40-50%**

4067.02\* 4068.02 4069.00\* 4111.00\* 5172.00\*

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

3042.04\* 4075.01\* 4142.01\* 4143.01 5173.02\*

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

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**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

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

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

**Median Family Income Not Known**

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

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

1110.02\* 1225.01\* 1462.01\* 1587.08\* 1591.03 1594.04\*

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

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

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

**Median Family Income 100-110%**

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

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

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

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

**Median Family Income 110-120%**

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

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

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

1594.10\* 1594.12\* 1697.01 1803.00\* 2009.02\*

**Median Family Income >= 120%**

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

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

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

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

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

2009.01\*

**Median Family Income Not Known**

9901.00\*

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

0014.00\* 0062.00\*

**Median Family Income 20-30%**

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

0228.00\*

**Median Family Income 30-40%**

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

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

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

0021.00\* 0102.00 0147.00 0153.00 0157.00\* 0176.00 0188.00\* 0197.00

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

0137.00 0146.00\* 0152.00\* 0154.00 0172.00\*

**Median Family Income 100-110%**

0139.00\* 0142.00 0158.00 0217.02

**Median Family Income 110-120%**

0135.00\* 0138.00 0140.00 0150.00 0175.00

**Median Family Income >= 120%**

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

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

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

**Median Family Income Not Known**

9801.00\* 9802.00

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

0114.00\*

**Middle Income**

0103.00\* 0105.00\* 0108.02\* 0109.00\* 0115.00\* 0119.00

**Upper Income**

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

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

0435.00 0456.02\*

**Moderate Income**

0417.06 0448.00 0449.00 0450.00 0451.00

**Middle Income**

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

**Upper Income**

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

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

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

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

3712.00\*

**Moderate Income**

3728.00\* 3737.00

**Middle Income**

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

**Upper Income**

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

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

0319.04\*

**Median Family Income 30-40%**

0304.00 0314.00 0393.00 0399.00

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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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%**

**2021 Institution Disclosure Statement - Table 6**

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

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

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

8072.00\* 8073.00

**Median Family Income 30-40%**

8056.00 8070.04

**Median Family Income 40-50%**

8034.00 8050.01 8058.00 8070.03 8075.00\* 8076.00 8099.03\* 8108.00

**Median Family Income 50-60%**

8017.00\* 8057.00 8059.00 8060.00 8065.01

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

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**Median Family Income 60-70%**

8055.00 8071.00 8077.00 8100.02 8109.00 8110.00

**Median Family Income 70-80%**

8018.00 8020.00 8026.00 8054.00 8081.00 8116.00\*

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

8047.00\* 9900.00\*

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

7153.02 7154.02

**Median Family Income 30-40%**

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

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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**

**2021 Institution Disclosure Statement - Table 6**

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

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

**Middle Income**

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

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

**Upper Income**

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

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

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

0539.05 0541.00 0542.01 0542.02 0543.00

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

1402.00\* 1406.00 1701.00\* 3501.00 3502.00\* 3504.00 3505.00

**Median Family Income 30-40%**

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

3517.00\* 3522.00

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

3516.01\* 3521.00\* 3524.00\* 3526.00 3528.00 3615.00

**Median Family Income 70-80%**

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

3515.00\* 3516.02\* 3527.02

**Median Family Income 80-90%**

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

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

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**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

**Median Family Income Not Known**

3614.02\* 9900.00\*

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

0216.00

**Median Family Income 60-70%**

0215.00\* 0236.01 0236.02 0301.00

**Median Family Income 70-80%**

0181.00 0214.00 0231.00 0303.00

**Median Family Income 80-90%**

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

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

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**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

0362.00 0411.00 0413.02 0451.00 0462.00 0500.00

**Median Family Income >= 120%**

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

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

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

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

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

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

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

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

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

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

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

0611.00 0612.00 0613.00\* 0614.00\*

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

0145.02

**Median Family Income 40-50%**

0044.00\* 0067.00 0162.00\* 0164.00 0169.00 0174.00\*

**Median Family Income 50-60%**

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

0166.00 0168.00 0170.00\* 0175.00\* 0177.00 0324.00\*

**Median Family Income 60-70%**

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

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

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

0011.00 0040.00\* 0059.00\* 0078.00\* 0104.00\* 0108.00 0112.00 0123.00 0138.00

**Median Family Income >= 120%**

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

**Median Family Income Not Known**

0043.00 0069.00 9801.00

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

2642.00\*

**Median Family Income 30-40%**

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

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

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**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%**

0458.00\*  
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\*

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

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**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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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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\*

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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*

**2021 Institution Disclosure Statement - Table 6**

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

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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**

**2021 Institution Disclosure Statement - Table 6**

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

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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\*

**2021 Institution Disclosure Statement - Table 6**

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

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**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

0007.02\* 0015.03 0021.06\* 0023.00 0026.00 0057.01\* 0064.00\* 0089.02\* 0091.00\* 0092.00\* 0134.00\*

0141.00\* 9810.00\*

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

0002.03\* 0007.01\* 0008.01\* 0008.02\* 0008.03\* 0009.00\* 0013.01\* 0014.01\* 0014.02\* 0015.02\* 0015.04\*

0017.00\* 0018.00\* 0019.00\* 0020.00 0021.01\* 0021.03\* 0021.04\* 0021.05\* 0021.07\* 0022.01\* 0022.02\*

0022.03\* 0022.04\* 0024.01\* 0024.04\* 0024.05 0039.00\* 0041.00\* 0042.00 0043.00\* 0044.00\* 0045.00\*

0046.00\* 0047.00\* 0048.00\* 0049.00\* 0050.01 0050.02\* 0051.00\* 0052.00\* 0053.00\* 0054.00\* 0055.00

0059.02\* 0066.00\* 0067.00\* 0068.01\* 0068.02\* 0069.00\* 0070.00\* 0071.00\* 0072.00\* 0074.01\* 0074.02\*

0075.00\* 0076.00\* 0077.00\* 0082.00\* 0083.01\* 0083.02\* 0084.01 0084.03\* 0084.04 0085.00\* 0086.02\*

0089.01\* 0090.00\* 0094.00\* 0095.00\* 0096.00\* 0097.01\* 0097.02\* 0097.03\* 0098.00\* 0099.00\* 0100.00\*

0101.00\* 0102.00\* 0103.00\* 0104.00\* 0105.00\* 0106.00\* 0107.01\* 0107.02\* 0108.01 0108.03\* 0108.04\*

0109.01\* 0109.02\* 0109.03\* 0110.00 0111.01\* 0111.02\* 0112.00 0113.00\* 0114.00\* 0115.00\* 0117.00\*

0118.00\* 0119.02\* 0120.00\* 0121.01\* 0121.02\* 0122.00\* 0123.01\* 0123.03\* 0123.04\* 0124.00\* 0125.01\*

0125.02\* 0125.03\* 0126.00\* 0127.00\* 0128.02\* 0130.00\* 0131.02\* 0131.03\* 0131.04\* 0132.01\* 0132.02\*

0137.00 0138.00\* 0139.00\* 0140.00\* 0145.00\* 0146.04\* 0146.05 0146.06\* 0146.07 0147.01\* 0147.03\*

0147.04\* 0148.04\* 0148.05\* 0148.06\* 0148.08\* 0148.09 0148.11\* 0149.01\* 0149.03\* 0149.07\* 0149.08\*

0149.09\* 0150.00\*

**Median Family Income Not Known**

0001.04\* 0056.00\* 9820.00\* 9830.00\* 9850.00\*

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

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**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

**2021 Institution Disclosure Statement - Table 6**

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

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**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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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**

**2021 Institution Disclosure Statement - Table 6**

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

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**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\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

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**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

**2021 Institution Disclosure Statement - Table 6**

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

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**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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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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

**2021 Institution Disclosure Statement - Table 6**

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

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**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\*

**2021 Institution Disclosure Statement - Table 6**

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

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**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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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%**

**2021 Institution Disclosure Statement - Table 6**

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

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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**

**2021 Institution Disclosure Statement - Table 6**

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

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**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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

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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

**BALDWIN COUNTY (003), AL**

**MSA: 19300**

**Middle Income**

0103.00

**BLOUNT COUNTY (009), AL**

**MSA: 13820**

**Moderate Income**

**2021 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**

0505.00

**BUTLER COUNTY (013), AL**

**MSA: NA**

**Middle Income**

9533.00

**CALHOUN COUNTY (015), AL**

**MSA: 11500**

**Middle Income**

0018.00

**CLAY COUNTY (027), AL**

**MSA: NA**

**Middle Income**

9591.00

**CULLMAN COUNTY (043), AL**

**MSA: NA**

**Middle Income**

9646.00

**ETOWAH COUNTY (055), AL**

**MSA: 23460**

**Moderate Income**

0008.00 0111.00

**HENRY COUNTY (067), AL**

**MSA: 20020**

**Middle Income**

0303.00

**JEFFERSON COUNTY (073), AL**

**MSA: 13820**

**Median Family Income 60-70%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

0119.01

**Median Family Income 80-90%**

0129.08

**LEE COUNTY (081), AL**

**MSA: 12220**

**Middle Income**

0421.02

**LIMESTONE COUNTY (083), AL**

**MSA: 26620**

**Moderate Income**

0210.00

**MADISON COUNTY (089), AL**

**MSA: 26620**

**Low Income**

0013.01

**Middle Income**

0110.21 0113.00

**MARSHALL COUNTY (095), AL**

**MSA: NA**

**Upper Income**

0307.01

**MOBILE COUNTY (097), AL**

**MSA: 33660**

**Middle Income**

0061.05 0072.01

**MONTGOMERY COUNTY (101), AL**

**MSA: 33860**

**Low Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

0003.00 0004.00

**Middle Income**

0026.00

**Upper Income**

0051.01

**PICKENS COUNTY (107), AL**

**MSA: 46220**

**Middle Income**

0500.00

**RUSSELL COUNTY (113), AL**

**MSA: 17980**

**Moderate Income**

0309.01

**Middle Income**

0305.00

**SHELBY COUNTY (117), AL**

**MSA: 13820**

**Upper Income**

0303.45

**TALLADEGA COUNTY (121), AL**

**MSA: NA**

**Middle Income**

0115.00

**TUSCALOOSA COUNTY (125), AL**

**MSA: 46220**

**Moderate Income**

0124.05

**WALKER COUNTY (127), AL**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

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**MSA: NA**

**Middle Income**

0215.00

**ANCHORAGE MUNICIPALITY (020), AK**

**MSA: 11260**

**Middle Income**

0025.01 0026.01

**MATANUSKA-SUSITNA BOROUGH (170),  
AK**

**MSA: 11260**

**Middle Income**

0007.06

**COCONINO COUNTY (005), AZ**

**MSA: 22380**

**Middle Income**

0005.00

**Upper Income**

0009.00

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 50-60%**

6147.00

**Median Family Income 70-80%**

0506.07 0715.05

**PINAL COUNTY (021), AZ**

**MSA: 38060**

**Middle Income**

0017.05

**BENTON COUNTY (007), AR**

**2021 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**

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**MSA: 22220**

**Moderate Income**

0211.01

**Middle Income**

0202.05

**Upper Income**

0213.10

**BOONE COUNTY (009), AR**

**MSA: NA**

**Middle Income**

7905.02

**CLARK COUNTY (019), AR**

**MSA: NA**

**Upper Income**

9536.02

**CLEBURNE COUNTY (023), AR**

**MSA: NA**

**Middle Income**

4801.00

**FAULKNER COUNTY (045), AR**

**MSA: 30780**

**Moderate Income**

0304.03

**GARLAND COUNTY (051), AR**

**MSA: 26300**

**Moderate Income**

0106.00 0110.00

**HOT SPRING COUNTY (059), AR**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: NA**

**Middle Income**

0206.00

**MONROE COUNTY (095), AR**

**MSA: NA**

**Moderate Income**

9502.00

**POPE COUNTY (115), AR**

**MSA: NA**

**Upper Income**

9511.00

**PULASKI COUNTY (119), AR**

**MSA: 30780**

**Moderate Income**

0040.06

**Middle Income**

0041.04 0043.02

**ST. FRANCIS COUNTY (123), AR**

**MSA: NA**

**Moderate Income**

9604.00

**ALAMEDA COUNTY (001), CA**

**MSA: 36084**

**Median Family Income 30-40%**

4095.00

**Median Family Income 50-60%**

4354.00

**Median Family Income 60-70%**

4324.00

**2021 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**

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**Median Family Income >= 120%**

4422.00

**BUTTE COUNTY (007), CA**

**MSA: 17020**

**Moderate Income**

0011.00

**CALAVERAS COUNTY (009), CA**

**MSA: NA**

**Middle Income**

0001.22

**COLUSA COUNTY (011), CA**

**MSA: NA**

**Middle Income**

0003.00

**CONTRA COSTA COUNTY (013), CA**

**MSA: 36084**

**Median Family Income 50-60%**

3141.02 3270.00

**Median Family Income 70-80%**

3800.00

**Median Family Income 100-110%**

3200.04

**Median Family Income 110-120%**

3031.02

**Median Family Income >= 120%**

3462.01

**EL DORADO COUNTY (017), CA**

**MSA: 40900**

**Middle Income**

**2021 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**

0304.02 0310.00 0315.02

**FRESNO COUNTY (019), CA**

**MSA: 23420**

**Median Family Income 40-50%**

0020.00

**Median Family Income 50-60%**

0012.02

**Median Family Income 60-70%**

0038.05 0076.00

**Median Family Income 70-80%**

0015.00 0039.00

**Median Family Income 80-90%**

0056.02 0057.04

**Median Family Income 100-110%**

0017.00 0042.12

**Median Family Income 110-120%**

0058.01

**Median Family Income >= 120%**

0042.07 0042.08 0059.04 0059.05 0059.07 0059.11

**GLENN COUNTY (021), CA**

**MSA: NA**

**Middle Income**

0104.00

**HUMBOLDT COUNTY (023), CA**

**MSA: NA**

**Moderate Income**

0003.00

**IMPERIAL COUNTY (025), CA**

**MSA: 20940**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

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**Agency: OCC - 1**

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**Moderate Income**

0121.00

**Middle Income**

9400.00

**KERN COUNTY (029), CA**

**MSA: 12540**

**Median Family Income 50-60%**

0015.00 0025.00

**Median Family Income 60-70%**

0026.00 0031.03

**Median Family Income 80-90%**

0031.22 0032.02

**Median Family Income 100-110%**

0037.00

**Median Family Income >= 120%**

0005.06 0005.07 0032.05

**KINGS COUNTY (031), CA**

**MSA: 25260**

**Moderate Income**

0016.01

**Upper Income**

0004.04

**LAKE COUNTY (033), CA**

**MSA: NA**

**Low Income**

0008.02

**Middle Income**

0004.00

**LOS ANGELES COUNTY (037), CA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

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**MSA: 31084**

**Median Family Income 30-40%**

2060.50

**Median Family Income 40-50%**

2311.00

**Median Family Income 50-60%**

1193.42 2049.20 2932.02 5511.02 6029.00

**Median Family Income 60-70%**

1047.03 5410.01 5432.02 6020.04 9005.01

**Median Family Income 70-80%**

4051.02 4811.02

**Median Family Income 80-90%**

1212.10 1219.00 3118.02 4046.00 4048.03 4052.01 4082.02 4337.00 5025.00 5362.00 6033.02

**Median Family Income 90-100%**

5323.03 9100.02 9200.23

**Median Family Income 100-110%**

3107.02 4070.02 4808.02

**Median Family Income 110-120%**

1211.02

**Median Family Income >= 120%**

1133.03 2060.31 2655.20 4033.12 4805.00 4820.02 5433.21 5743.00 6704.07 7010.00 9203.14

**Median Family Income Not Known**

2074.00 9800.13

**MADERA COUNTY (039), CA**

**MSA: 31460**

**Moderate Income**

0003.00 0005.02

**Upper Income**

0001.03 0001.08 0005.03

**MENDOCINO COUNTY (045), CA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: NA**

**Middle Income**

0104.00 0107.00 0110.01

**MONTEREY COUNTY (053), CA**

**MSA: 41500**

**Moderate Income**

0113.04

**Middle Income**

0002.00 0104.00

**Upper Income**

0105.01

**NAPA COUNTY (055), CA**

**MSA: 34900**

**Moderate Income**

2005.03 2016.01

**NEVADA COUNTY (057), CA**

**MSA: NA**

**Moderate Income**

0005.01

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 30-40%**

0744.05

**Median Family Income 40-50%**

0636.04

**Median Family Income 50-60%**

0871.02 0890.03 0999.03

**Median Family Income 60-70%**

0013.04

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Median Family Income 70-80%**

0014.04 0997.02

**Median Family Income 90-100%**

0117.14 0761.01 0863.03

**Median Family Income 100-110%**

0421.09

**Median Family Income 110-120%**

0524.25

**Median Family Income >= 120%**

0524.08 0626.34 0994.13

**PLACER COUNTY (061), CA**

**MSA: 40900**

**Moderate Income**

0211.03

**Middle Income**

0208.05

**Upper Income**

0213.22

**RIVERSIDE COUNTY (065), CA**

**MSA: 40140**

**Median Family Income 50-60%**

0411.01 0430.01 0435.07 0467.00

**Median Family Income 70-80%**

0430.06 0445.22 0446.05

**Median Family Income 80-90%**

0426.20

**Median Family Income 100-110%**

0419.09 0464.03

**Median Family Income 110-120%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

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0438.20

**Median Family Income >= 120%**

0406.04 0406.15 0407.03 0420.08 0466.02

**SACRAMENTO COUNTY (067), CA**

**MSA: 40900**

**Median Family Income 30-40%**

0037.00 0055.02

**Median Family Income 40-50%**

0052.05

**Median Family Income 70-80%**

0072.02 0072.04 0078.01 0092.01

**Median Family Income 80-90%**

0029.00 0091.12

**Median Family Income 100-110%**

0093.10

**Median Family Income >= 120%**

0058.01 0094.08

**SAN BERNARDINO COUNTY (071), CA**

**MSA: 40140**

**Median Family Income 20-30%**

0057.01

**Median Family Income 30-40%**

0064.01

**Median Family Income 40-50%**

0016.00

**Median Family Income 50-60%**

0097.12

**Median Family Income 60-70%**

0008.21 0018.13 0022.07 0040.03 0063.01

**Median Family Income 70-80%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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0022.04 0100.19

**Median Family Income 80-90%**

0040.04 0091.07 0100.12

**Median Family Income 90-100%**

0118.00

**Median Family Income 100-110%**

0003.04 0005.03

**Median Family Income 110-120%**

0026.01 0100.17

**Median Family Income >= 120%**

0005.04 0013.11 0019.01 0019.03 0019.05 0027.06 0071.10

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income 30-40%**

0050.00

**Median Family Income 40-50%**

0219.00

**Median Family Income 50-60%**

0162.02

**Median Family Income 70-80%**

0211.00

**Median Family Income 80-90%**

0065.00

**Median Family Income 100-110%**

0100.15

**Median Family Income 110-120%**

0213.02

**Median Family Income >= 120%**

0100.14

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**SAN FRANCISCO COUNTY (075), CA**

**MSA: 41884**

**Median Family Income 90-100%**

0610.00

**SAN JOAQUIN COUNTY (077), CA**

**MSA: 44700**

**Median Family Income 30-40%**

0007.00

**Median Family Income 40-50%**

0037.00

**Median Family Income 50-60%**

0024.02

**Median Family Income 60-70%**

0015.00 0021.00

**Median Family Income 70-80%**

0008.01

**Median Family Income 80-90%**

0038.03 0045.01

**Median Family Income 90-100%**

0054.05

**Median Family Income 100-110%**

0035.00 0051.19

**Median Family Income 110-120%**

0036.01

**Median Family Income >= 120%**

0051.06 0052.06

**SAN LUIS OBISPO COUNTY (079), CA**

**MSA: 42020**

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

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0104.04 0125.03 0126.00

**SANTA BARBARA COUNTY (083), CA**

**MSA: 42200**

**Low Income**

0024.03

**Moderate Income**

0030.01

**Middle Income**

0008.01 0020.11

**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income 40-50%**

5015.01 5036.01

**Median Family Income 50-60%**

5043.18

**Median Family Income 70-80%**

5008.00 5046.02

**Median Family Income >= 120%**

5050.06 5092.01 5123.08

**SANTA CRUZ COUNTY (087), CA**

**MSA: 42100**

**Middle Income**

1214.01

**SHASTA COUNTY (089), CA**

**MSA: 39820**

**Moderate Income**

0123.01

**Middle Income**

0108.06

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

**SISKIYOU COUNTY (093), CA**

**MSA: NA**

**Low Income**

0007.02

**SOLANO COUNTY (095), CA**

**MSA: 46700**

**Low Income**

2518.02

**Moderate Income**

2507.01 2526.08

**Middle Income**

2521.02

**Upper Income**

2522.02 2529.03 2529.12

**SONOMA COUNTY (097), CA**

**MSA: 42220**

**Moderate Income**

1509.01 1514.02 1530.03

**Middle Income**

1527.02

**Upper Income**

1524.00

**STANISLAUS COUNTY (099), CA**

**MSA: 33700**

**Median Family Income 40-50%**

0038.02

**Median Family Income 50-60%**

0023.02

**Median Family Income 60-70%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

0021.00

**Median Family Income 70-80%**

0025.03 0030.02

**Median Family Income 90-100%**

0025.04

**Median Family Income 110-120%**

0036.03

**Median Family Income >= 120%**

0002.03

**SUTTER COUNTY (101), CA**

**MSA: 49700**

**Middle Income**

0507.02

**Upper Income**

0504.03

**TULARE COUNTY (107), CA**

**MSA: 47300**

**Moderate Income**

0007.02 0029.01 0036.02

**Middle Income**

0013.02

**VENTURA COUNTY (111), CA**

**MSA: 37100**

**Median Family Income 40-50%**

0050.02 0091.00

**Median Family Income 60-70%**

0050.04

**Median Family Income 100-110%**

0077.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

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**Median Family Income 110-120%**

0056.00

**Median Family Income >= 120%**

0029.01

**YOLO COUNTY (113), CA**

**MSA: 40900**

**Moderate Income**

0101.02 0108.00

**Middle Income**

0113.00

**Upper Income**

0112.06

**ADAMS COUNTY (001), CO**

**MSA: 19740**

**Moderate Income**

0083.09 0088.02 0095.53 0096.06

**Middle Income**

0084.01 0084.02

**ARAPAHOE COUNTY (005), CO**

**MSA: 19740**

**Median Family Income 70-80%**

0055.53

**Median Family Income 90-100%**

0068.56

**Median Family Income >= 120%**

0071.07

**BOULDER COUNTY (013), CO**

**MSA: 14500**

**Low Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Agency: OCC - 1**

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0134.01

**Middle Income**

0127.07 0129.07

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income 30-40%**

0010.00

**Median Family Income 40-50%**

0041.02

**Median Family Income 50-60%**

0015.00

**DOUGLAS COUNTY (035), CO**

**MSA: 19740**

**Middle Income**

0139.04

**EAGLE COUNTY (037), CO**

**MSA: NA**

**Middle Income**

0001.00

**EL PASO COUNTY (041), CO**

**MSA: 17820**

**Median Family Income 90-100%**

0046.01

**Median Family Income 100-110%**

0039.09

**Median Family Income >= 120%**

0049.02

**GILPIN COUNTY (047), CO**

**MSA: 19740**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

0138.00

**GRAND COUNTY (049), CO**

**MSA: NA**

**Middle Income**

0001.00

**GUNNISON COUNTY (051), CO**

**MSA: NA**

**Middle Income**

9636.00

**JEFFERSON COUNTY (059), CO**

**MSA: 19740**

**Median Family Income 80-90%**

0102.13

**Median Family Income >= 120%**

0098.48 0117.27

**LARIMER COUNTY (069), CO**

**MSA: 22660**

**Upper Income**

0016.08

**MESA COUNTY (077), CO**

**MSA: 24300**

**Middle Income**

0009.00

**MONTROSE COUNTY (085), CO**

**MSA: NA**

**Middle Income**

9666.02

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

**PUEBLO COUNTY (101), CO**

**MSA: 39380**

**Upper Income**

0028.04

**TELLER COUNTY (119), CO**

**MSA: 17820**

**Middle Income**

0101.04

**WELD COUNTY (123), CO**

**MSA: 24540**

**Moderate Income**

0007.01

**FAIRFIELD COUNTY (001), CT**

**MSA: 14860**

**Median Family Income 30-40%**

2102.00 2572.00

**Median Family Income 40-50%**

0215.00 0222.00 2101.00

**Median Family Income 50-60%**

0221.00 0721.00 2106.00

**Median Family Income 70-80%**

2104.00

**Median Family Income 80-90%**

0105.00

**Median Family Income 110-120%**

2305.02

**Median Family Income >= 120%**

0103.00 0203.00 0602.00 0905.00 0906.00 2303.00

**LITCHFIELD COUNTY (005), CT**

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**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**MSA: NA**

**Moderate Income**

3101.00 3202.00 3603.00

**Middle Income**

2602.00 2671.00 2983.00 3106.01 3491.00 3604.00

**Upper Income**

3061.00

**NEW LONDON COUNTY (011), CT**

**MSA: 35980**

**Moderate Income**

6967.00

**Middle Income**

6966.00 7141.01

**Upper Income**

7053.00 7141.03

**WINDHAM COUNTY (015), CT**

**MSA: 49340**

**Middle Income**

9002.00 9011.00 9041.00 9072.00

**Upper Income**

8301.00

**KENT COUNTY (001), DE**

**MSA: 20100**

**Low Income**

0413.00

**Middle Income**

0402.01 0405.01 0422.01 0431.00 0432.02

**SUSSEX COUNTY (005), DE**

**MSA: 41540**

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**Assessment Area(s) by Tract**

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**Middle Income**

0503.01 0504.05 0510.04 0513.02 0515.00

**DISTRICT OF COLUMBIA (001), DC**

**MSA: 47894**

**Median Family Income Not Known**

0062.02

**Middle Income**

0018.01

**BREVARD COUNTY (009), FL**

**MSA: 37340**

**Median Family Income 80-90%**

0604.00 0642.02

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income 50-60%**

0306.00 0701.01

**Median Family Income 60-70%**

0104.05

**Median Family Income 70-80%**

0701.02

**Median Family Income 80-90%**

0503.01

**Median Family Income 110-120%**

0802.00

**Median Family Income >= 120%**

0105.03 0702.11 0703.17

**CHARLOTTE COUNTY (015), FL**

**MSA: 39460**

**Middle Income**

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**Respondent ID: 0000025022**

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0202.02 0203.01 0203.02

**CITRUS COUNTY (017), FL**

**MSA: 26140**

**Upper Income**

4506.02

**CLAY COUNTY (019), FL**

**MSA: 27260**

**Middle Income**

0302.01

**COLLIER COUNTY (021), FL**

**MSA: 34940**

**Middle Income**

0111.06

**Upper Income**

0112.02

**DIXIE COUNTY (029), FL**

**MSA: NA**

**Middle Income**

9701.02

**DUVAL COUNTY (031), FL**

**MSA: 27260**

**Median Family Income 40-50%**

0002.00

**Median Family Income 50-60%**

0118.00

**Median Family Income 80-90%**

0105.00 0117.00

**Median Family Income >= 120%**

0101.03

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**ESCAMBIA COUNTY (033), FL**

**MSA: 37860**

**Moderate Income**

0014.02

**FLAGLER COUNTY (035), FL**

**MSA: 19660**

**Moderate Income**

0602.06

**Middle Income**

0602.09

**GLADES COUNTY (043), FL**

**MSA: NA**

**Middle Income**

0002.00

**HAMILTON COUNTY (047), FL**

**MSA: NA**

**Moderate Income**

9602.00

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income 40-50%**

0026.00

**Median Family Income 90-100%**

0116.05 0133.11

**Median Family Income 110-120%**

0110.15

**Median Family Income >= 120%**

0108.10 0134.14

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**INDIAN RIVER COUNTY (061), FL**

**MSA: 42680**

**Moderate Income**

0501.00 0509.04

**LAKE COUNTY (069), FL**

**MSA: 36740**

**Middle Income**

0304.06 0312.02

**LEE COUNTY (071), FL**

**MSA: 15980**

**Median Family Income 60-70%**

0013.00

**Median Family Income 80-90%**

0102.04

**Median Family Income 90-100%**

0016.02

**Median Family Income >= 120%**

0017.06

**MADISON COUNTY (079), FL**

**MSA: NA**

**Moderate Income**

1103.02

**MANATEE COUNTY (081), FL**

**MSA: 35840**

**Low Income**

0001.06 0003.05

**Upper Income**

0019.14

**MARION COUNTY (083), FL**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

**MSA: 36100**

**Moderate Income**

0014.01 0015.00 0025.04

**Middle Income**

0002.00 0008.02

**MONROE COUNTY (087), FL**

**MSA: NA**

**Upper Income**

9705.00 9706.00

**NASSAU COUNTY (089), FL**

**MSA: 27260**

**Moderate Income**

0503.02

**OKALOOSA COUNTY (091), FL**

**MSA: 18880**

**Middle Income**

0207.00

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income 50-60%**

0146.06 0185.00

**Median Family Income 60-70%**

0167.12

**Median Family Income 90-100%**

0168.03 0168.06

**Median Family Income 110-120%**

0174.00

**Median Family Income >= 120%**

0168.02 0171.09

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**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Moderate Income**

0423.00 0427.01

**Middle Income**

0438.00

**Upper Income**

0436.00

**PALM BEACH COUNTY (099), FL**

**MSA: 48424**

**Median Family Income 50-60%**

0012.00 0013.01 0055.01

**Median Family Income 70-80%**

0032.01

**Median Family Income 110-120%**

0078.08

**Median Family Income >= 120%**

0059.50 0076.04 0077.65

**PASCO COUNTY (101), FL**

**MSA: 45300**

**Moderate Income**

0306.02 0318.07

**Middle Income**

0318.05 0325.00

**Upper Income**

0321.04

**PINELLAS COUNTY (103), FL**

**MSA: 45300**

**Median Family Income 60-70%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

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0254.11

**Median Family Income 80-90%**

0245.14 0247.02 0254.14 0281.04

**Median Family Income 100-110%**

0267.02

**POLK COUNTY (105), FL**

**MSA: 29460**

**Median Family Income 40-50%**

0131.03

**Median Family Income 60-70%**

0115.01

**Median Family Income >= 120%**

0118.34 0144.00

**ST. JOHNS COUNTY (109), FL**

**MSA: 27260**

**Moderate Income**

0211.01

**Upper Income**

0212.03

**ST. LUCIE COUNTY (111), FL**

**MSA: 38940**

**Low Income**

3801.00

**Middle Income**

3808.00 3820.07

**SANTA ROSA COUNTY (113), FL**

**MSA: 37860**

**Upper Income**

0103.00

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**SARASOTA COUNTY (115), FL**

**MSA: 35840**

**Middle Income**

0015.06 0017.02 0027.15

**Upper Income**

0027.13

**SEMINOLE COUNTY (117), FL**

**MSA: 36740**

**Middle Income**

0206.00

**Upper Income**

0213.11

**SUMTER COUNTY (119), FL**

**MSA: 45540**

**Moderate Income**

9113.01

**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 80-90%**

0908.04

**Median Family Income 100-110%**

0829.03 0908.05

**WALTON COUNTY (131), FL**

**MSA: 18880**

**Moderate Income**

9503.01 9505.01

**Middle Income**

9503.02 9505.02

**BALDWIN COUNTY (009), GA**

**2021 Institution Disclosure Statement - Table 6**

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**MSA: NA**

**Middle Income**

9705.00

**BANKS COUNTY (011), GA**

**MSA: NA**

**Middle Income**

9702.00

**BARROW COUNTY (013), GA**

**MSA: 12060**

**Middle Income**

1801.08

**BIBB COUNTY (021), GA**

**MSA: 31420**

**Low Income**

0139.00

**Moderate Income**

0132.01

**BRANTLEY COUNTY (025), GA**

**MSA: 15260**

**Moderate Income**

9602.00

**BRYAN COUNTY (029), GA**

**MSA: 42340**

**Middle Income**

9203.01

**Upper Income**

9203.06

**BULLOCH COUNTY (031), GA**

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

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**MSA: NA**

**Upper Income**

1103.00

**BURKE COUNTY (033), GA**

**MSA: 12260**

**Moderate Income**

9501.00

**CARROLL COUNTY (045), GA**

**MSA: 12060**

**Moderate Income**

9101.01

**Middle Income**

9101.03

**CHATHAM COUNTY (051), GA**

**MSA: 42340**

**Low Income**

0044.00

**Moderate Income**

0116.00

**Middle Income**

0108.08 0110.03

**CHEROKEE COUNTY (057), GA**

**MSA: 12060**

**Upper Income**

0908.02

**CLARKE COUNTY (059), GA**

**MSA: 12020**

**Low Income**

1404.00

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**Moderate Income**

1303.00

**COBB COUNTY (067), GA**

**MSA: 12060**

**Median Family Income 40-50%**

0313.10

**Median Family Income 50-60%**

0311.08

**Median Family Income 80-90%**

0302.29

**Median Family Income 100-110%**

0305.07

**Median Family Income 110-120%**

0315.08

**Median Family Income >= 120%**

0313.13

**COWETA COUNTY (077), GA**

**MSA: 12060**

**Middle Income**

1703.06

**Upper Income**

1704.04 1704.06

**DECATUR COUNTY (087), GA**

**MSA: NA**

**Middle Income**

9703.00

**DEKALB COUNTY (089), GA**

**MSA: 12060**

**Median Family Income 40-50%**

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0218.06

**Median Family Income 70-80%**

0233.03

**DOOLY COUNTY (093), GA**

**MSA: NA**

**Middle Income**

9703.00

**DOUGLAS COUNTY (097), GA**

**MSA: 12060**

**Middle Income**

0803.04

**FAYETTE COUNTY (113), GA**

**MSA: 12060**

**Upper Income**

1402.08

**FORSYTH COUNTY (117), GA**

**MSA: 12060**

**Upper Income**

1302.01

**FULTON COUNTY (121), GA**

**MSA: 12060**

**Median Family Income >= 120%**

0100.02 0103.04 0116.14

**Median Family Income Not Known**

0119.00 9800.00

**GORDON COUNTY (129), GA**

**MSA: NA**

**Middle Income**

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9702.00

**WINNETT COUNTY (135), GA**

**MSA: 12060**

**Median Family Income 50-60%**

0503.06

**Median Family Income 70-80%**

0504.36

**Median Family Income >= 120%**

0504.28 0506.07

**HABERSHAM COUNTY (137), GA**

**MSA: NA**

**Upper Income**

0002.01

**HARALSON COUNTY (143), GA**

**MSA: 12060**

**Moderate Income**

0104.00

**HOUSTON COUNTY (153), GA**

**MSA: 47580**

**Middle Income**

0215.00

**JACKSON COUNTY (157), GA**

**MSA: NA**

**Upper Income**

0101.02

**MUSCOGEE COUNTY (215), GA**

**MSA: 17980**

**Moderate Income**

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0029.02

**NEWTON COUNTY (217), GA**

**MSA: 12060**

**Middle Income**

1009.01

**OCONEE COUNTY (219), GA**

**MSA: 12020**

**Upper Income**

0301.00

**RICHMOND COUNTY (245), GA**

**MSA: 12260**

**Low Income**

0105.11

**Moderate Income**

0107.10

**ROCKDALE COUNTY (247), GA**

**MSA: 12060**

**Middle Income**

0603.06

**TURNER COUNTY (287), GA**

**MSA: NA**

**Moderate Income**

9702.00

**WALTON COUNTY (297), GA**

**MSA: 12060**

**Middle Income**

1105.07 1105.08

**HAWAII COUNTY (001), HI**

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**MSA: NA**

**Moderate Income**

0212.02

**KAUAI COUNTY (007), HI**

**MSA: NA**

**Upper Income**

0401.03

**ADA COUNTY (001), ID**

**MSA: 14260**

**Middle Income**

0003.02 0103.32

**Upper Income**

0102.01 0105.03

**BINGHAM COUNTY (011), ID**

**MSA: NA**

**Upper Income**

9502.00

**GOODING COUNTY (047), ID**

**MSA: NA**

**Middle Income**

9601.00

**JEROME COUNTY (053), ID**

**MSA: 46300**

**Middle Income**

9705.00

**KOOTENAI COUNTY (055), ID**

**MSA: 17660**

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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0003.01 0010.02

**CHAMPAIGN COUNTY (019), IL**

**MSA: 16580**

**Middle Income**

0107.00

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income 40-50%**

8432.00

**Median Family Income 50-60%**

5907.00 8206.04 8259.00

**Median Family Income 60-70%**

7705.00 8234.00 8237.03 8244.00 8274.00 8297.00

**Median Family Income 70-80%**

8051.07 8167.00 8202.02

**Median Family Income 80-90%**

7704.00 8051.11 8117.02

**Median Family Income 90-100%**

8209.02

**Median Family Income 100-110%**

6404.00 8118.00 8221.02

**Median Family Income 110-120%**

8083.01

**Median Family Income >= 120%**

8019.01 8027.02 8030.13 8045.07 8240.04 8390.00

**DUPAGE COUNTY (043), IL**

**MSA: 16984**

**Median Family Income 90-100%**

8401.01 8410.03

**2021 Institution Disclosure Statement - Table 6**

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**Median Family Income >= 120%**

8407.05 8459.02 8460.02

**KANE COUNTY (089), IL**

**MSA: 20994**

**Median Family Income 40-50%**

8547.00

**Median Family Income 60-70%**

8540.02 8546.00

**Median Family Income 80-90%**

8504.00

**Median Family Income 90-100%**

8505.00

**Median Family Income >= 120%**

8501.03

**KENDALL COUNTY (093), IL**

**MSA: 20994**

**Middle Income**

8906.00

**LAKE COUNTY (097), IL**

**MSA: 29404**

**Median Family Income 70-80%**

8604.00 8642.06

**Median Family Income 90-100%**

8601.01 8611.05 8639.02

**Median Family Income 110-120%**

8654.00

**Median Family Income >= 120%**

8611.06

**LASALLE COUNTY (099), IL**

**2021 Institution Disclosure Statement - Table 6**

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**MSA: NA**

**Middle Income**

9630.00

**PULASKI COUNTY (153), IL**

**MSA: NA**

**Moderate Income**

9710.00

**ST. CLAIR COUNTY (163), IL**

**MSA: 41180**

**Low Income**

5025.00 5026.03

**Moderate Income**

5017.00

**SANGAMON COUNTY (167), IL**

**MSA: 44100**

**Middle Income**

0005.01 0005.03

**WILL COUNTY (197), IL**

**MSA: 16984**

**Median Family Income 50-60%**

8822.00

**Median Family Income 90-100%**

8802.02

**Median Family Income 100-110%**

8836.02

**Median Family Income 110-120%**

8804.04 8811.09

**Median Family Income >= 120%**

8803.10 8803.14 8804.11 8833.05 8835.14

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

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**WILLIAMSON COUNTY (199), IL**

**MSA: 16060**

**Middle Income**

0212.00

**WINNEBAGO COUNTY (201), IL**

**MSA: 40420**

**Middle Income**

0015.00

**Upper Income**

0038.05

**ADAMS COUNTY (001), IN**

**MSA: NA**

**Middle Income**

0305.00

**BOONE COUNTY (011), IN**

**MSA: 26900**

**Upper Income**

8106.05

**CLARK COUNTY (019), IN**

**MSA: 31140**

**Middle Income**

0507.01 0507.03

**DECATUR COUNTY (031), IN**

**MSA: NA**

**Middle Income**

9693.00

**DELAWARE COUNTY (035), IN**

**MSA: 34620**

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

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**Upper Income**

0023.02

**HAMILTON COUNTY (057), IN**

**MSA: 26900**

**Middle Income**

1102.01

**HOWARD COUNTY (067), IN**

**MSA: 29020**

**Low Income**

0004.00

**Moderate Income**

0009.00

**JASPER COUNTY (073), IN**

**MSA: 23844**

**Middle Income**

1008.00 1010.00

**JENNINGS COUNTY (079), IN**

**MSA: NA**

**Middle Income**

9604.00

**JOHNSON COUNTY (081), IN**

**MSA: 26900**

**Middle Income**

6103.00 6104.01

**LAKE COUNTY (089), IN**

**MSA: 23844**

**Low Income**

0109.00 0412.00

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

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---

**Moderate Income**

0203.00 0418.00

**Middle Income**

0432.01

**MARION COUNTY (097), IN**

**MSA: 26900**

**Median Family Income 30-40%**

3521.00 3523.00

**Median Family Income 40-50%**

3527.00

**Median Family Income 50-60%**

3501.00 3580.00

**Median Family Income 60-70%**

3802.00

**Median Family Income 80-90%**

3614.00

**Median Family Income >= 120%**

3801.00

**PORTER COUNTY (127), IN**

**MSA: 23844**

**Upper Income**

0502.03 0506.03

**ST. JOSEPH COUNTY (141), IN**

**MSA: 43780**

**Low Income**

0024.00

**STEUBEN COUNTY (151), IN**

**MSA: NA**

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Respondent ID: 0000025022**

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9713.00

**Upper Income**

9709.00

**TIPPECANOE COUNTY (157), IN**

**MSA: 29200**

**Upper Income**

0107.00

**WASHINGTON COUNTY (175), IN**

**MSA: 31140**

**Middle Income**

9674.00

**DUBUQUE COUNTY (061), IA**

**MSA: 20220**

**Upper Income**

0101.04

**MARSHALL COUNTY (127), IA**

**MSA: NA**

**Moderate Income**

9505.00

**MONTGOMERY COUNTY (137), IA**

**MSA: NA**

**Middle Income**

9602.00

**POWESHIEK COUNTY (157), IA**

**MSA: NA**

**Middle Income**

3702.00

**SCOTT COUNTY (163), IA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

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**MSA: 19340**

**Moderate Income**

0110.00

**WEBSTER COUNTY (187), IA**

**MSA: NA**

**Upper Income**

0001.00

**WOODBURY COUNTY (193), IA**

**MSA: 43580**

**Moderate Income**

0001.00

**BUTLER COUNTY (015), KS**

**MSA: 48620**

**Upper Income**

0202.03

**LEAVENWORTH COUNTY (103), KS**

**MSA: 28140**

**Moderate Income**

0705.00

**SEDGWICK COUNTY (173), KS**

**MSA: 48620**

**Median Family Income 90-100%**

0055.02

**Median Family Income 100-110%**

0081.00

**SHAWNEE COUNTY (177), KS**

**MSA: 45820**

**Low Income**

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**Assessment Area(s) by Tract**

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0040.00

**SUMNER COUNTY (191), KS**

**MSA: 48620**

**Middle Income**

9626.00

**WYANDOTTE COUNTY (209), KS**

**MSA: 28140**

**Low Income**

0440.04

**BOONE COUNTY (015), KY**

**MSA: 17140**

**Low Income**

0703.01

**BULLITT COUNTY (029), KY**

**MSA: 31140**

**Middle Income**

0205.00

**CALLOWAY COUNTY (035), KY**

**MSA: NA**

**Upper Income**

0102.00

**EDMONSON COUNTY (061), KY**

**MSA: 14540**

**Moderate Income**

9203.00

**FAYETTE COUNTY (067), KY**

**MSA: 30460**

**Low Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

0011.00 0018.00

**Upper Income**

0037.04

**FULTON COUNTY (075), KY**

**MSA: NA**

**Middle Income**

9601.00

**GRANT COUNTY (081), KY**

**MSA: 17140**

**Moderate Income**

9201.00

**HARRISON COUNTY (097), KY**

**MSA: NA**

**Middle Income**

9503.00

**JEFFERSON COUNTY (111), KY**

**MSA: 31140**

**Median Family Income 110-120%**

0111.02

**KNOX COUNTY (121), KY**

**MSA: NA**

**Moderate Income**

9307.00

**LAUREL COUNTY (125), KY**

**MSA: NA**

**Middle Income**

9703.00

**MCCRACKEN COUNTY (145), KY**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: NA**

**Upper Income**

0314.00

**ROCKCASTLE COUNTY (203), KY**

**MSA: NA**

**Middle Income**

9501.00

**TRIGG COUNTY (221), KY**

**MSA: 17300**

**Middle Income**

9702.00

**WARREN COUNTY (227), KY**

**MSA: 14540**

**Middle Income**

0113.00

**Upper Income**

0111.00

**BOSSIER PARISH (015), LA**

**MSA: 43340**

**Moderate Income**

0106.01

**CALCASIEU PARISH (019), LA**

**MSA: 29340**

**Upper Income**

0013.00

**JEFFERSON PARISH (051), LA**

**MSA: 35380**

**Moderate Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

0244.00

**Middle Income**

0232.00

**LAFAYETTE PARISH (055), LA**

**MSA: 29180**

**Low Income**

0007.00

**OUACHITA PARISH (073), LA**

**MSA: 33740**

**Moderate Income**

0058.00

**POINTE COUPEE PARISH (077), LA**

**MSA: 12940**

**Middle Income**

9524.00

**RAPIDES PARISH (079), LA**

**MSA: 10780**

**Low Income**

0120.00

**ST. CHARLES PARISH (089), LA**

**MSA: 35380**

**Middle Income**

0621.00

**ST. TAMMANY PARISH (103), LA**

**MSA: 35380**

**Moderate Income**

0407.04

**TANGIPAHOA PARISH (105), LA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**MSA: 25220**

**Middle Income**

9545.01

**TERREBONNE PARISH (109), LA**

**MSA: 26380**

**Middle Income**

0004.01

**ANDROSCOGGIN COUNTY (001), ME**

**MSA: 30340**

**Middle Income**

0107.00

**CUMBERLAND COUNTY (005), ME**

**MSA: 38860**

**Moderate Income**

0111.00

**Middle Income**

0047.02 0048.01

**KNOX COUNTY (013), ME**

**MSA: NA**

**Upper Income**

9711.00

**OXFORD COUNTY (017), ME**

**MSA: NA**

**Middle Income**

9656.00

**PENOBSCOT COUNTY (019), ME**

**MSA: 12620**

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

0205.00 0245.00

**SOMERSET COUNTY (025), ME**

**MSA: NA**

**Middle Income**

9661.00

**WALDO COUNTY (027), ME**

**MSA: NA**

**Middle Income**

0450.00

**WASHINGTON COUNTY (029), ME**

**MSA: NA**

**Middle Income**

9559.00 9561.00

**YORK COUNTY (031), ME**

**MSA: 38860**

**Middle Income**

0245.00

**ANNE ARUNDEL COUNTY (003), MD**

**MSA: 12580**

**Median Family Income 70-80%**

7510.00

**Median Family Income 100-110%**

7066.00

**Median Family Income 110-120%**

7011.02 7301.00

**Median Family Income >= 120%**

7023.00 7410.00

**BALTIMORE COUNTY (005), MD**

**2021 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**

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**MSA: 12580**

**Median Family Income 40-50%**

4301.01

**Median Family Income 50-60%**

4034.02

**Median Family Income 80-90%**

4512.00

**Median Family Income 90-100%**

4034.01 4517.01

**Median Family Income 110-120%**

4041.01

**Median Family Income >= 120%**

4022.02 4038.02

**Median Family Income Not Known**

9800.00

**CALVERT COUNTY (009), MD**

**MSA: 47894**

**Middle Income**

8602.00

**CARROLL COUNTY (013), MD**

**MSA: 12580**

**Middle Income**

5010.01 5061.01

**Upper Income**

5090.02

**CECIL COUNTY (015), MD**

**MSA: 48864**

**Middle Income**

0302.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Upper Income**

0307.00

**DORCHESTER COUNTY (019), MD**

**MSA: NA**

**Middle Income**

9702.00

**FREDERICK COUNTY (021), MD**

**MSA: 23224**

**Moderate Income**

7510.03 7523.01

**GARRETT COUNTY (023), MD**

**MSA: NA**

**Middle Income**

0006.00 0007.00

**HARFORD COUNTY (025), MD**

**MSA: 12580**

**Middle Income**

3013.01 3014.01 3033.00 3038.01 3051.00

**Upper Income**

3041.02

**HOWARD COUNTY (027), MD**

**MSA: 12580**

**Upper Income**

6023.05

**MONTGOMERY COUNTY (031), MD**

**MSA: 23224**

**Median Family Income 40-50%**

7007.13

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

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**Median Family Income 60-70%**

7009.03

**Median Family Income 90-100%**

7007.16 7012.11

**Median Family Income >= 120%**

7002.05 7044.01 7048.04

**PRINCE GEORGE'S COUNTY (033), MD**

**MSA: 47894**

**Median Family Income 50-60%**

8036.02 8040.02

**Median Family Income 60-70%**

8009.00 8063.00 8074.10

**Median Family Income 70-80%**

8028.03 8036.06 8074.04

**Median Family Income 80-90%**

8023.01

**Median Family Income >= 120%**

8006.08 8012.11

**QUEEN ANNE'S COUNTY (035), MD**

**MSA: 12580**

**Middle Income**

8105.00

**ST. MARY'S COUNTY (037), MD**

**MSA: 15680**

**Upper Income**

8758.02

**TALBOT COUNTY (041), MD**

**MSA: NA**

**Moderate Income**

**2021 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**

9604.00

**WASHINGTON COUNTY (043), MD**

**MSA: 25180**

**Low Income**

0009.00

**Middle Income**

0104.00 0112.02

**Upper Income**

0001.00 0109.00

**WICOMICO COUNTY (045), MD**

**MSA: 41540**

**Moderate Income**

0001.00

**Middle Income**

0101.01

**BALTIMORE CITY (510), MD**

**MSA: 12580**

**Median Family Income 30-40%**

2606.05

**Median Family Income 40-50%**

2505.00

**Median Family Income Not Known**

2506.00

**BERKSHIRE COUNTY (003), MA**

**MSA: 38340**

**Middle Income**

9009.00 9121.00

**Upper Income**

9131.00 9351.00

**2021 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**

**ALLEGAN COUNTY (005), MI**

**MSA: NA**

**Middle Income**

0311.00

**BENZIE COUNTY (019), MI**

**MSA: NA**

**Middle Income**

0001.00

**BRANCH COUNTY (023), MI**

**MSA: NA**

**Moderate Income**

9516.00

**CALHOUN COUNTY (025), MI**

**MSA: 12980**

**Middle Income**

0037.00

**CLINTON COUNTY (037), MI**

**MSA: 29620**

**Upper Income**

0103.00

**DELTA COUNTY (041), MI**

**MSA: NA**

**Middle Income**

9705.00

**GENESEE COUNTY (049), MI**

**MSA: 22420**

**Middle Income**

0132.04

**2021 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**

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**Upper Income**

0134.01

**GRAND TRAVERSE COUNTY (055), MI**

**MSA: NA**

**Middle Income**

5505.00

**HURON COUNTY (063), MI**

**MSA: NA**

**Middle Income**

9504.00

**INGHAM COUNTY (065), MI**

**MSA: 29620**

**Low Income**

0053.04 0066.00

**Moderate Income**

0028.00

**KALAMAZOO COUNTY (077), MI**

**MSA: 28020**

**Middle Income**

0067.02

**KENT COUNTY (081), MI**

**MSA: 24340**

**Median Family Income 70-80%**

0115.00

**Median Family Income 110-120%**

0116.00

**LIVINGSTON COUNTY (093), MI**

**MSA: 47664**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

7436.00

**MACOMB COUNTY (099), MI**

**MSA: 47664**

**Median Family Income 60-70%**

2308.00

**Median Family Income 70-80%**

2267.00

**Median Family Income 90-100%**

2258.00 2310.00

**Median Family Income 100-110%**

2502.00

**Median Family Income Not Known**

9823.00

**MONROE COUNTY (115), MI**

**MSA: 33780**

**Middle Income**

8330.00

**MUSKEGON COUNTY (121), MI**

**MSA: 34740**

**Upper Income**

0039.00

**OAKLAND COUNTY (125), MI**

**MSA: 47664**

**Median Family Income 60-70%**

1347.00 1715.00

**Median Family Income 70-80%**

1401.00

**Median Family Income 90-100%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

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1318.00 1617.00

**Median Family Income 100-110%**

1284.00

**Median Family Income 110-120%**

1340.00

**Median Family Income >= 120%**

1561.00

**SANILAC COUNTY (151), MI**

**MSA: NA**

**Middle Income**

9710.00

**WASHTENAW COUNTY (161), MI**

**MSA: 11460**

**Moderate Income**

4120.00

**Middle Income**

4007.00

**Upper Income**

4156.00 4234.00

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income 20-30%**

5189.00

**Median Family Income 50-60%**

5366.00

**Median Family Income 60-70%**

5016.00 5786.00

**Median Family Income 80-90%**

5356.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Median Family Income 110-120%**

5651.00

**Median Family Income >= 120%**

5815.00 5915.02 5916.00

**DAKOTA COUNTY (037), MN**

**MSA: 33460**

**Upper Income**

0608.23

**HENNEPIN COUNTY (053), MN**

**MSA: 33460**

**Median Family Income >= 120%**

0269.09

**KANDIYOHI COUNTY (067), MN**

**MSA: NA**

**Middle Income**

7811.00

**OLMSTED COUNTY (109), MN**

**MSA: 40340**

**Moderate Income**

0003.00

**RAMSEY COUNTY (123), MN**

**MSA: 33460**

**Median Family Income 30-40%**

0334.00

**TODD COUNTY (153), MN**

**MSA: NA**

**Middle Income**

7902.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

**WASHINGTON COUNTY (163), MN**

**MSA: 33460**

**Upper Income**

0703.03

**CALHOUN COUNTY (013), MS**

**MSA: NA**

**Middle Income**

9501.00

**COAHOMA COUNTY (027), MS**

**MSA: NA**

**Moderate Income**

9505.00

**DESOTO COUNTY (033), MS**

**MSA: 32820**

**Upper Income**

0711.10

**HARRISON COUNTY (047), MS**

**MSA: 25060**

**Moderate Income**

0032.08

**HINDS COUNTY (049), MS**

**MSA: 27140**

**Middle Income**

0111.03

**JACKSON COUNTY (059), MS**

**MSA: 25060**

**Upper Income**

0404.00

**2021 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**

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**LEE COUNTY (081), MS**

**MSA: NA**

**Upper Income**

9502.01

**LINCOLN COUNTY (085), MS**

**MSA: NA**

**Moderate Income**

9505.00

**LOWNDES COUNTY (087), MS**

**MSA: NA**

**Moderate Income**

0011.00

**NEWTON COUNTY (101), MS**

**MSA: NA**

**Upper Income**

0501.00

**PEARL RIVER COUNTY (109), MS**

**MSA: NA**

**Upper Income**

9505.02

**RANKIN COUNTY (121), MS**

**MSA: 27140**

**Middle Income**

0203.02 0206.00

**SIMPSON COUNTY (127), MS**

**MSA: 27140**

**Moderate Income**

9501.00 9504.00

**2021 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**

**YAZOO COUNTY (163), MS**

**MSA: 27140**

**Moderate Income**

9506.00

**BOONE COUNTY (019), MO**

**MSA: 17860**

**Middle Income**

0010.02

**CASS COUNTY (037), MO**

**MSA: 28140**

**Middle Income**

0603.02

**CHRISTIAN COUNTY (043), MO**

**MSA: 44180**

**Middle Income**

0203.03

**CLAY COUNTY (047), MO**

**MSA: 28140**

**Middle Income**

0206.04 0220.00 0222.00

**FRANKLIN COUNTY (071), MO**

**MSA: 41180**

**Moderate Income**

8007.01

**GREENE COUNTY (077), MO**

**MSA: 44180**

**Middle Income**

0043.01 0044.00

**2021 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**

**JACKSON COUNTY (095), MO**

**MSA: 28140**

**Median Family Income 40-50%**

0170.00

**Median Family Income 50-60%**

0113.00

**Median Family Income 80-90%**

0114.01

**Median Family Income >= 120%**

0149.03

**LAFAYETTE COUNTY (107), MO**

**MSA: 28140**

**Middle Income**

0906.01

**NEW MADRID COUNTY (143), MO**

**MSA: NA**

**Middle Income**

9601.00

**NEWTON COUNTY (145), MO**

**MSA: 27900**

**Middle Income**

0208.00

**NODAWAY COUNTY (147), MO**

**MSA: NA**

**Middle Income**

4704.00

**POLK COUNTY (167), MO**

**MSA: 44180**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

9603.00

**ST. CHARLES COUNTY (183), MO**

**MSA: 41180**

**Middle Income**

3109.03 3118.02

**Upper Income**

3111.14

**ST. LOUIS COUNTY (189), MO**

**MSA: 41180**

**Median Family Income 70-80%**

2156.00

**Median Family Income 80-90%**

2114.01 2170.00

**Median Family Income >= 120%**

2109.28 2150.03 2215.03

**SCOTT COUNTY (201), MO**

**MSA: NA**

**Middle Income**

7806.00

**ST. LOUIS CITY (510), MO**

**MSA: 41180**

**Middle Income**

1045.00 1268.00

**CASCADE COUNTY (013), MT**

**MSA: 24500**

**Middle Income**

0001.00 0101.00

**FLATHEAD COUNTY (029), MT**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**MSA: NA**

**Middle Income**

0014.00

**GALLATIN COUNTY (031), MT**

**MSA: NA**

**Upper Income**

0002.00

**MISSOULA COUNTY (063), MT**

**MSA: 33540**

**Middle Income**

0002.02

**YELLOWSTONE COUNTY (111), MT**

**MSA: 13740**

**Middle Income**

0010.00

**DOUGLAS COUNTY (055), NE**

**MSA: 36540**

**Median Family Income 60-70%**

0070.01

**MERRICK COUNTY (121), NE**

**MSA: 24260**

**Middle Income**

9668.00

**SARPY COUNTY (153), NE**

**MSA: 36540**

**Middle Income**

0106.29

**CLARK COUNTY (003), NV**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 29820**

**Median Family Income 40-50%**

0001.06

**Median Family Income 50-60%**

0022.01 0071.00

**Median Family Income 70-80%**

0028.47 0034.28 0058.48

**Median Family Income 110-120%**

0029.62 0076.00

**Median Family Income >= 120%**

0057.12 0069.00

**DOUGLAS COUNTY (005), NV**

**MSA: NA**

**Middle Income**

0015.00

**Upper Income**

0023.00

**ELKO COUNTY (007), NV**

**MSA: NA**

**Upper Income**

9507.02

**NYE COUNTY (023), NV**

**MSA: NA**

**Moderate Income**

9604.04

**WASHOE COUNTY (031), NV**

**MSA: 39900**

**Moderate Income**

0031.01

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

0021.03

**Upper Income**

0033.07

**BELKNAP COUNTY (001), NH**

**MSA: NA**

**Moderate Income**

9659.00 9660.00

**CARROLL COUNTY (003), NH**

**MSA: NA**

**Middle Income**

9559.00 9560.00 9561.00

**Upper Income**

9563.00

**CHESHIRE COUNTY (005), NH**

**MSA: NA**

**Middle Income**

9701.00 9705.00 9709.00 9714.01

**GRAFTON COUNTY (009), NH**

**MSA: NA**

**Middle Income**

9604.00 9608.00 9617.00

**STRAFFORD COUNTY (017), NH**

**MSA: 40484**

**Moderate Income**

0844.00

**SULLIVAN COUNTY (019), NH**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

9755.00

**ATLANTIC COUNTY (001), NJ**

**MSA: 12100**

**Moderate Income**

0117.02 0122.00

**Middle Income**

0118.05

**Upper Income**

0105.01 0109.00 0110.00 0115.00

**CAPE MAY COUNTY (009), NJ**

**MSA: 36140**

**Middle Income**

0203.01 0208.00 0211.00 0219.00 0221.01

**Upper Income**

0220.00

**CUMBERLAND COUNTY (011), NJ**

**MSA: 47220**

**Low Income**

0205.03

**Middle Income**

0305.02 0405.00 0409.01

**Upper Income**

0105.00 0407.00

**SALEM COUNTY (033), NJ**

**MSA: 48864**

**Middle Income**

0209.00 0215.00

**BERNALILLO COUNTY (001), NM**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 10740**

**Median Family Income 50-60%**

0047.41

**Median Family Income >= 120%**

0037.35

**CHAVES COUNTY (005), NM**

**MSA: NA**

**Middle Income**

0007.00

**DONA ANA COUNTY (013), NM**

**MSA: 29740**

**Moderate Income**

0018.04

**RIO ARRIBA COUNTY (039), NM**

**MSA: NA**

**Moderate Income**

9407.00

**SAN JUAN COUNTY (045), NM**

**MSA: 22140**

**Middle Income**

0005.03

**Upper Income**

0005.04

**TAOS COUNTY (055), NM**

**MSA: NA**

**Middle Income**

9400.00

**ALBANY COUNTY (001), NY**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 10580**

**Moderate Income**

0003.00

**Middle Income**

0142.01

**BROOME COUNTY (007), NY**

**MSA: 13780**

**Middle Income**

0143.01

**CAYUGA COUNTY (011), NY**

**MSA: NA**

**Middle Income**

0409.00

**CHAUTAUQUA COUNTY (013), NY**

**MSA: NA**

**Middle Income**

0358.00

**CHEMUNG COUNTY (015), NY**

**MSA: 21300**

**Moderate Income**

0002.00

**CLINTON COUNTY (019), NY**

**MSA: NA**

**Middle Income**

1006.00

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Middle Income**

**2021 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**

---

0014.00

**Upper Income**

0001.00

**DELAWARE COUNTY (025), NY**

**MSA: NA**

**Middle Income**

9701.00 9710.00

**DUTCHESS COUNTY (027), NY**

**MSA: 39100**

**Low Income**

2203.00

**Moderate Income**

0100.00

**Middle Income**

1904.02

**Upper Income**

0801.03 1500.04

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income 70-80%**

0107.00

**ESSEX COUNTY (031), NY**

**MSA: NA**

**Middle Income**

9611.00

**FULTON COUNTY (035), NY**

**MSA: NA**

**Middle Income**

9712.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Upper Income**

9714.00

**GENESEE COUNTY (037), NY**

**MSA: NA**

**Middle Income**

9506.00

**HERKIMER COUNTY (043), NY**

**MSA: 46540**

**Middle Income**

0113.02

**JEFFERSON COUNTY (045), NY**

**MSA: 48060**

**Middle Income**

0611.00 0616.00 0625.00

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income 20-30%**

0015.00

**Median Family Income 110-120%**

0136.03

**Median Family Income >= 120%**

0113.01 0122.01

**NIAGARA COUNTY (063), NY**

**MSA: 15380**

**Moderate Income**

0236.00

**ONEIDA COUNTY (065), NY**

**MSA: 46540**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Moderate Income**

0225.00

**Middle Income**

0247.00

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Low Income**

0111.02

**Moderate Income**

0010.00

**Middle Income**

0165.01

**ONTARIO COUNTY (069), NY**

**MSA: 40380**

**Middle Income**

0514.00 0520.00

**ORANGE COUNTY (071), NY**

**MSA: 39100**

**Low Income**

0150.03 0150.04 0150.05 0150.06

**Moderate Income**

0006.00 0022.00

**Middle Income**

0102.00 0114.00 0129.00 0141.02 0144.00

**Upper Income**

0109.02 0133.00 0135.00 0141.01 0145.01

**PUTNAM COUNTY (079), NY**

**MSA: 35614**

**Upper Income**

**2021 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**

0112.00 0117.00

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Low Income**

0115.06 0121.02 0121.05

**Moderate Income**

0121.03 0121.06 0122.04 0123.00 0124.02

**Middle Income**

0121.01 0124.01

**Upper Income**

0109.02 0111.01 0113.03 0114.03 0114.04 0116.02 0118.00 0125.01 0126.00 0128.00

**SARATOGA COUNTY (091), NY**

**MSA: 10580**

**Moderate Income**

0605.01

**Middle Income**

0614.03 0624.03

**Upper Income**

0625.01

**SCHENECTADY COUNTY (093), NY**

**MSA: 10580**

**Moderate Income**

0207.00

**SCHOHARIE COUNTY (095), NY**

**MSA: 10580**

**Middle Income**

7402.00

**STEUBEN COUNTY (101), NY**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

9601.00

**SULLIVAN COUNTY (105), NY**

**MSA: NA**

**Moderate Income**

9518.00

**Middle Income**

9520.00

**ULSTER COUNTY (111), NY**

**MSA: 28740**

**Upper Income**

9512.00

**WASHINGTON COUNTY (115), NY**

**MSA: 24020**

**Middle Income**

0870.00 0890.00

**ALAMANCE COUNTY (001), NC**

**MSA: 15500**

**Moderate Income**

0201.00

**BURKE COUNTY (023), NC**

**MSA: 25860**

**Middle Income**

0214.00

**CABARRUS COUNTY (025), NC**

**MSA: 16740**

**Moderate Income**

0420.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

0422.00

**CALDWELL COUNTY (027), NC**

**MSA: 25860**

**Middle Income**

0314.02

**CATAWBA COUNTY (035), NC**

**MSA: 25860**

**Moderate Income**

0113.00

**Upper Income**

0106.00

**CLAY COUNTY (043), NC**

**MSA: NA**

**Middle Income**

9502.00

**CRAVEN COUNTY (049), NC**

**MSA: 35100**

**Upper Income**

9613.03

**DURHAM COUNTY (063), NC**

**MSA: 20500**

**Moderate Income**

0020.27

**Middle Income**

0018.01

**FORSYTH COUNTY (067), NC**

**MSA: 49180**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Moderate Income**

0015.00

**FRANKLIN COUNTY (069), NC**

**MSA: 39580**

**Moderate Income**

0602.00

**GRANVILLE COUNTY (077), NC**

**MSA: 20500**

**Moderate Income**

9705.00

**GUILFORD COUNTY (081), NC**

**MSA: 24660**

**Median Family Income >= 120%**

0171.00

**HALIFAX COUNTY (083), NC**

**MSA: NA**

**Middle Income**

9311.00

**Upper Income**

9302.00

**HARNETT COUNTY (085), NC**

**MSA: 22180**

**Moderate Income**

0702.00

**HAYWOOD COUNTY (087), NC**

**MSA: 11700**

**Moderate Income**

9205.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

9202.00

**Upper Income**

9213.01

**HOKE COUNTY (093), NC**

**MSA: 22180**

**Middle Income**

9701.01

**Upper Income**

9701.02

**IREDELL COUNTY (097), NC**

**MSA: 16740**

**Middle Income**

0607.03 0613.03

**JACKSON COUNTY (099), NC**

**MSA: NA**

**Moderate Income**

9402.00

**Middle Income**

9503.00

**JOHNSTON COUNTY (101), NC**

**MSA: 39580**

**Low Income**

0403.01

**Moderate Income**

0405.00 0414.00

**Middle Income**

0411.03

**MCDOWELL COUNTY (111), NC**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**MSA: NA**

**Middle Income**

9709.02

**MACON COUNTY (113), NC**

**MSA: NA**

**Middle Income**

9701.00

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income 30-40%**

0051.00

**Median Family Income 60-70%**

0044.00

**Median Family Income 80-90%**

0057.17

**Median Family Income 100-110%**

0060.05

**Median Family Income >= 120%**

0057.09

**NEW HANOVER COUNTY (129), NC**

**MSA: 48900**

**Income Not Known**

9801.00

**ONSLOW COUNTY (133), NC**

**MSA: 27340**

**Middle Income**

0011.02

**Upper Income**

0021.00

**2021 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**

**PASQUOTANK COUNTY (139), NC**

**MSA: NA**

**Middle Income**

9607.01

**RANDOLPH COUNTY (151), NC**

**MSA: 24660**

**Moderate Income**

0310.00

**Middle Income**

0314.00

**ROBESON COUNTY (155), NC**

**MSA: NA**

**Moderate Income**

9620.02

**ROWAN COUNTY (159), NC**

**MSA: 16740**

**Middle Income**

0514.00

**SURRY COUNTY (171), NC**

**MSA: NA**

**Middle Income**

9306.00

**TRANSYLVANIA COUNTY (175), NC**

**MSA: NA**

**Upper Income**

9604.01

**UNION COUNTY (179), NC**

**MSA: 16740**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Upper Income**

0210.08

**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 0540.14 0541.08

**Median Family Income 70-80%**

0531.07

**Median Family Income 80-90%**

0541.13

**Median Family Income 110-120%**

0541.09

**Median Family Income >= 120%**

0530.07

**WASHINGTON COUNTY (187), NC**

**MSA: NA**

**Middle Income**

9502.00

**WAYNE COUNTY (191), NC**

**MSA: 24140**

**Middle Income**

0001.01

**GRAND FORKS COUNTY (035), ND**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**MSA: 24220**

**Upper Income**

0117.00

**BROWN COUNTY (015), OH**

**MSA: 17140**

**Moderate Income**

9513.00

**BUTLER COUNTY (017), OH**

**MSA: 17140**

**Moderate Income**

0109.06

**Middle Income**

0102.03

**CLERMONT COUNTY (025), OH**

**MSA: 17140**

**Moderate Income**

0401.01

**CLINTON COUNTY (027), OH**

**MSA: NA**

**Middle Income**

9645.00

**COSHOCTON COUNTY (031), OH**

**MSA: NA**

**Middle Income**

9618.00

**CUYAHOGA COUNTY (035), OH**

**MSA: 17460**

**Median Family Income 40-50%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

1051.00

**Median Family Income 90-100%**

1070.00

**FAIRFIELD COUNTY (045), OH**

**MSA: 18140**

**Middle Income**

0313.00

**FRANKLIN COUNTY (049), OH**

**MSA: 18140**

**Median Family Income 30-40%**

0082.10 0092.10

**Median Family Income 60-70%**

0083.40

**Median Family Income 70-80%**

0071.13

**Median Family Income 90-100%**

0078.30

**Median Family Income Not Known**

9800.00

**GREENE COUNTY (057), OH**

**MSA: 19430**

**Low Income**

2007.00

**HANCOCK COUNTY (063), OH**

**MSA: NA**

**Middle Income**

0003.00

**HURON COUNTY (077), OH**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Upper Income**

9159.00

**JEFFERSON COUNTY (081), OH**

**MSA: 48260**

**Middle Income**

0012.00

**LAKE COUNTY (085), OH**

**MSA: 17460**

**Middle Income**

2048.00

**LAWRENCE COUNTY (087), OH**

**MSA: 26580**

**Middle Income**

0512.00

**LICKING COUNTY (089), OH**

**MSA: 18140**

**Middle Income**

7556.00

**LUCAS COUNTY (095), OH**

**MSA: 45780**

**Upper Income**

0091.02

**MAHONING COUNTY (099), OH**

**MSA: 49660**

**Upper Income**

8135.00

**MARION COUNTY (101), OH**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

0102.01

**MEDINA COUNTY (103), OH**

**MSA: 17460**

**Middle Income**

4082.01

**MONTGOMERY COUNTY (113), OH**

**MSA: 19430**

**Median Family Income 40-50%**

0018.00

**Median Family Income 100-110%**

1150.02

**Median Family Income >= 120%**

0404.06

**OTTAWA COUNTY (123), OH**

**MSA: 45780**

**Middle Income**

0512.00

**PERRY COUNTY (127), OH**

**MSA: 18140**

**Middle Income**

9658.00

**PICKAWAY COUNTY (129), OH**

**MSA: 18140**

**Middle Income**

0214.01

**ROSS COUNTY (141), OH**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

9556.02

**STARK COUNTY (151), OH**

**MSA: 15940**

**Low Income**

7023.00

**Middle Income**

7147.01

**SUMMIT COUNTY (153), OH**

**MSA: 10420**

**Median Family Income 30-40%**

5038.00

**Median Family Income >= 120%**

5329.02

**TRUMBULL COUNTY (155), OH**

**MSA: 49660**

**Middle Income**

9301.01

**UNION COUNTY (159), OH**

**MSA: 18140**

**Middle Income**

0506.02

**Upper Income**

0506.01

**WARREN COUNTY (165), OH**

**MSA: 17140**

**Middle Income**

0315.00 0321.00

**WOOD COUNTY (173), OH**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**MSA: 45780**

**Middle Income**

0207.00

**Upper Income**

0206.02 0216.00

**CREEK COUNTY (037), OK**

**MSA: 46140**

**Moderate Income**

0210.00

**GARFIELD COUNTY (047), OK**

**MSA: 21420**

**Moderate Income**

0001.00 0015.00

**KAY COUNTY (071), OK**

**MSA: NA**

**Middle Income**

0011.00

**MUSKOGEE COUNTY (101), OK**

**MSA: NA**

**Middle Income**

0013.00

**ROGERS COUNTY (131), OK**

**MSA: 46140**

**Middle Income**

0503.02

**SEMINOLE COUNTY (133), OK**

**MSA: NA**

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

5837.00

**BENTON COUNTY (003), OR**

**MSA: 18700**

**Moderate Income**

0010.01

**DESCHUTES COUNTY (017), OR**

**MSA: 13460**

**Upper Income**

0011.00

**HARNEY COUNTY (025), OR**

**MSA: NA**

**Moderate Income**

9601.00

**JOSEPHINE COUNTY (033), OR**

**MSA: 24420**

**Upper Income**

3604.00

**LANE COUNTY (039), OR**

**MSA: 21660**

**Moderate Income**

0043.00

**Middle Income**

0015.00

**LINCOLN COUNTY (041), OR**

**MSA: NA**

**Middle Income**

9511.00

**Upper Income**

**2021 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**

9503.03

**MARION COUNTY (047), OR**

**MSA: 41420**

**Moderate Income**

0010.00

**MULTNOMAH COUNTY (051), OR**

**MSA: 38900**

**Median Family Income 50-60%**

0073.00

**Median Family Income 60-70%**

0082.01

**Median Family Income 90-100%**

0037.01

**TILLAMOOK COUNTY (057), OR**

**MSA: NA**

**Middle Income**

9601.00

**WASHINGTON COUNTY (067), OR**

**MSA: 38900**

**Median Family Income 40-50%**

0325.01

**Median Family Income 80-90%**

0324.10

**YAMHILL COUNTY (071), OR**

**MSA: 38900**

**Middle Income**

0303.01

**ADAMS COUNTY (001), PA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 23900**

**Middle Income**

0306.00 0309.00 0311.02

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income 60-70%**

4200.00

**Median Family Income 80-90%**

4480.00

**Median Family Income 90-100%**

4870.00

**Median Family Income 110-120%**

4511.05

**BEAVER COUNTY (007), PA**

**MSA: 38300**

**Middle Income**

6030.00

**BEDFORD COUNTY (009), PA**

**MSA: NA**

**Middle Income**

9606.00

**BLAIR COUNTY (013), PA**

**MSA: 11020**

**Upper Income**

0105.00

**BUTLER COUNTY (019), PA**

**MSA: 38300**

**Middle Income**

9118.00

**2021 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**

**CAMBRIA COUNTY (021), PA**

**MSA: 27780**

**Middle Income**

0101.00

**CARBON COUNTY (025), PA**

**MSA: 10900**

**Moderate Income**

0202.00

**Middle Income**

0201.06 0205.00

**CENTRE COUNTY (027), PA**

**MSA: 44300**

**Middle Income**

0115.02

**COLUMBIA COUNTY (037), PA**

**MSA: 14100**

**Middle Income**

0503.00

**Upper Income**

0509.00

**ERIE COUNTY (049), PA**

**MSA: 21500**

**Middle Income**

0107.00

**FRANKLIN COUNTY (055), PA**

**MSA: 16540**

**Middle Income**

0104.00 0105.00

**2021 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**

**INDIANA COUNTY (063), PA**

**MSA: NA**

**Income Not Known**

9611.02

**LACKAWANNA COUNTY (069), PA**

**MSA: 42540**

**Middle Income**

1106.00

**Upper Income**

1104.01

**LAWRENCE COUNTY (073), PA**

**MSA: NA**

**Middle Income**

0110.00

**LUZERNE COUNTY (079), PA**

**MSA: 42540**

**Middle Income**

2101.00 2117.01

**Upper Income**

2155.01

**LYCOMING COUNTY (081), PA**

**MSA: 48700**

**Middle Income**

0106.00 0108.00 0111.00

**MERCER COUNTY (085), PA**

**MSA: 49660**

**Upper Income**

0328.00

**2021 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**

**MIFFLIN COUNTY (087), PA**

**MSA: NA**

**Middle Income**

9611.00

**MONROE COUNTY (089), PA**

**MSA: 20700**

**Moderate Income**

3008.00

**Middle Income**

3004.01 3004.02 3004.03

**NORTHUMBERLAND COUNTY (097), PA**

**MSA: NA**

**Middle Income**

0805.00 0808.00

**PIKE COUNTY (103), PA**

**MSA: 35084**

**Middle Income**

9502.01

**SOMERSET COUNTY (111), PA**

**MSA: NA**

**Middle Income**

0210.00

**SULLIVAN COUNTY (113), PA**

**MSA: NA**

**Middle Income**

9601.00

**SUSQUEHANNA COUNTY (115), PA**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

0327.00 0328.00

**UNION COUNTY (119), PA**

**MSA: NA**

**Upper Income**

0906.00

**AIKEN COUNTY (003), SC**

**MSA: 12260**

**Middle Income**

0202.00

**ALLENDALE COUNTY (005), SC**

**MSA: NA**

**Middle Income**

9703.00

**BERKELEY COUNTY (015), SC**

**MSA: 16700**

**Moderate Income**

0201.02

**Middle Income**

0207.14

**CALHOUN COUNTY (017), SC**

**MSA: 17900**

**Middle Income**

9502.00

**CHARLESTON COUNTY (019), SC**

**MSA: 16700**

**Moderate Income**

0031.08

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Middle Income**

0028.02

**Upper Income**

0019.01 0046.09

**DARLINGTON COUNTY (031), SC**

**MSA: 22500**

**Moderate Income**

0106.00

**FLORENCE COUNTY (041), SC**

**MSA: 22500**

**Middle Income**

0004.00

**KERSHAW COUNTY (055), SC**

**MSA: 17900**

**Moderate Income**

9706.01

**LAURENS COUNTY (059), SC**

**MSA: 24860**

**Moderate Income**

9210.02

**RICHLAND COUNTY (079), SC**

**MSA: 17900**

**Upper Income**

0101.02

**SALUDA COUNTY (081), SC**

**MSA: 17900**

**Moderate Income**

9604.00

**2021 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**

---

**SPARTANBURG COUNTY (083), SC**

**MSA: 43900**

**Moderate Income**

0207.02

**Middle Income**

0232.02

**Upper Income**

0228.01

**YORK COUNTY (091), SC**

**MSA: 16740**

**Moderate Income**

0609.01

**MINNEHAHA COUNTY (099), SD**

**MSA: 43620**

**Upper Income**

0104.04

**PENNINGTON COUNTY (103), SD**

**MSA: 39660**

**Middle Income**

0114.00

**ANDERSON COUNTY (001), TN**

**MSA: 28940**

**Middle Income**

0213.01 0213.02

**COCKE COUNTY (029), TN**

**MSA: NA**

**Middle Income**

9207.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

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---

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income 40-50%**

0158.03 0160.00

**Median Family Income 70-80%**

0156.18 0174.01

**Median Family Income 90-100%**

0132.02

**Median Family Income 110-120%**

0182.02

**Median Family Income >= 120%**

0169.00

**GREENE COUNTY (059), TN**

**MSA: NA**

**Moderate Income**

0901.00

**HAMILTON COUNTY (065), TN**

**MSA: 16860**

**Low Income**

0026.00

**Middle Income**

0118.00

**HUMPHREYS COUNTY (085), TN**

**MSA: NA**

**Middle Income**

1303.00

**KNOX COUNTY (093), TN**

**MSA: 28940**

**Low Income**

**2021 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**

0026.00

**Middle Income**

0059.08

**Upper Income**

0044.04 0066.00

**LOUDON COUNTY (105), TN**

**MSA: 28940**

**Middle Income**

0603.01

**MCMINN COUNTY (107), TN**

**MSA: NA**

**Middle Income**

9704.01

**MAURY COUNTY (119), TN**

**MSA: 34980**

**Moderate Income**

0110.02

**MONTGOMERY COUNTY (125), TN**

**MSA: 17300**

**Middle Income**

1003.00

**ROBERTSON COUNTY (147), TN**

**MSA: 34980**

**Moderate Income**

0803.01

**RUTHERFORD COUNTY (149), TN**

**MSA: 34980**

**Upper Income**

**2021 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**

0412.01

**SEVIER COUNTY (155), TN**

**MSA: NA**

**Middle Income**

0805.00

**SHELBY COUNTY (157), TN**

**MSA: 32820**

**Median Family Income 30-40%**

0009.00 0099.02 0116.00

**Median Family Income 40-50%**

0053.00 0099.01 0105.00

**Median Family Income 50-60%**

0117.00

**Median Family Income 70-80%**

0206.10

**TIPTON COUNTY (167), TN**

**MSA: 32820**

**Low Income**

0407.00

**WASHINGTON COUNTY (179), TN**

**MSA: 27740**

**Moderate Income**

0605.01

**WHITE COUNTY (185), TN**

**MSA: NA**

**Middle Income**

9350.00

**WILSON COUNTY (189), TN**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 34980**

**Middle Income**

0309.04

**Upper Income**

0303.07

**BELL COUNTY (027), TX**

**MSA: 28660**

**Moderate Income**

0223.00

**Middle Income**

0212.03

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income 40-50%**

1607.01

**Median Family Income 50-60%**

1214.04 1313.00

**Median Family Income 60-70%**

1616.00 1705.00 1805.01 1816.02

**Median Family Income 90-100%**

1816.01 1817.04

**Median Family Income >= 120%**

1218.08 1821.02

**BRAZORIA COUNTY (039), TX**

**MSA: 26420**

**Moderate Income**

6612.00

**BRAZOS COUNTY (041), TX**

**MSA: 17780**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Moderate Income**

0003.00

**CALDWELL COUNTY (055), TX**

**MSA: 12420**

**Moderate Income**

9602.00

**CHAMBERS COUNTY (071), TX**

**MSA: 26420**

**Upper Income**

7102.00

**COLLIN COUNTY (085), TX**

**MSA: 19124**

**Median Family Income 100-110%**

0304.08

**Median Family Income >= 120%**

0305.19

**CORYELL COUNTY (099), TX**

**MSA: 28660**

**Middle Income**

0107.02

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income 40-50%**

0025.00

**Median Family Income 50-60%**

0169.02 0172.02 0201.00

**Median Family Income 60-70%**

0099.00 0153.04 0178.05

**DENTON COUNTY (121), TX**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

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**MSA: 19124**

**Median Family Income 50-60%**

0216.35

**Median Family Income 80-90%**

0208.00

**Median Family Income >= 120%**

0203.08 0205.06

**DIMMIT COUNTY (127), TX**

**MSA: NA**

**Middle Income**

9502.00

**ELLIS COUNTY (139), TX**

**MSA: 19124**

**Low Income**

0616.00

**Middle Income**

0611.00

**EL PASO COUNTY (141), TX**

**MSA: 21340**

**Median Family Income 30-40%**

0021.00

**Median Family Income 80-90%**

0103.32

**Median Family Income 110-120%**

0043.09 0043.16

**FORT BEND COUNTY (157), TX**

**MSA: 26420**

**Median Family Income 100-110%**

6706.01 6711.00

**2021 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**

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**Median Family Income >= 120%**

6733.00

**GALVESTON COUNTY (167), TX**

**MSA: 26420**

**Upper Income**

7207.00

**GREGG COUNTY (183), TX**

**MSA: 30980**

**Middle Income**

0009.00

**GUADALUPE COUNTY (187), TX**

**MSA: 41700**

**Middle Income**

2106.03

**HAMILTON COUNTY (193), TX**

**MSA: NA**

**Middle Income**

9503.00

**HARDIN COUNTY (199), TX**

**MSA: 13140**

**Middle Income**

0306.00

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 30-40%**

2227.00

**Median Family Income 50-60%**

2415.00 3202.00 5405.01

**2021 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**

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**Median Family Income 60-70%**

3304.00 5510.00

**Median Family Income 70-80%**

2324.01 2404.00 4401.00

**Median Family Income 80-90%**

4236.00

**Median Family Income 100-110%**

2409.01 5427.00

**Median Family Income >= 120%**

4103.00 5115.00

**HARRISON COUNTY (203), TX**

**MSA: 30980**

**Middle Income**

0205.02

**HIDALGO COUNTY (215), TX**

**MSA: 32580**

**Median Family Income 70-80%**

0225.02

**Median Family Income 90-100%**

0235.03

**Median Family Income 100-110%**

0241.10

**JEFFERSON COUNTY (245), TX**

**MSA: 13140**

**Moderate Income**

0011.00

**JOHNSON COUNTY (251), TX**

**MSA: 23104**

**Middle Income**

**2021 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**

1304.08

**Upper Income**

1302.07

**KAUFMAN COUNTY (257), TX**

**MSA: 19124**

**Moderate Income**

0510.00

**Middle Income**

0508.00

**LUBBOCK COUNTY (303), TX**

**MSA: 31180**

**Low Income**

0009.00

**Moderate Income**

0025.00

**MCLENNAN COUNTY (309), TX**

**MSA: 47380**

**Upper Income**

0020.00 0037.01 0037.06 0040.00

**NAVARRO COUNTY (349), TX**

**MSA: NA**

**Middle Income**

9707.00

**PARKER COUNTY (367), TX**

**MSA: 23104**

**Middle Income**

1405.01

**ROCKWALL COUNTY (397), TX**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 19124**

**Middle Income**

0404.01

**TARRANT COUNTY (439), TX**

**MSA: 23104**

**Median Family Income 60-70%**

1061.01

**Median Family Income 110-120%**

1115.13

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**Median Family Income 40-50%**

0009.02 0024.32

**Median Family Income 50-60%**

0022.08 0024.27

**Median Family Income 60-70%**

0018.42

**UPSHUR COUNTY (459), TX**

**MSA: 30980**

**Middle Income**

9505.00

**WALKER COUNTY (471), TX**

**MSA: NA**

**Moderate Income**

7906.00

**WEBB COUNTY (479), TX**

**MSA: 29700**

**Moderate Income**

0017.10 0017.17

**2021 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**

---

<b>Upper Income</b>
0017.11
<b>WILLACY COUNTY (489), TX</b>
<b>MSA: NA</b>
<b>Low Income</b>
9503.00
<b>WILLIAMSON COUNTY (491), TX</b>
<b>MSA: 12420</b>
<b>Moderate Income</b>
0204.06
<b>Middle Income</b>
0202.04 0203.12 0215.07
<b>Upper Income</b>
0206.03
<b>DAVIS COUNTY (011), UT</b>
<b>MSA: 36260</b>
<b>Moderate Income</b>
1256.00
<b>Middle Income</b>
1270.02
<b>IRON COUNTY (021), UT</b>
<b>MSA: NA</b>
<b>Moderate Income</b>
1106.00
<b>SALT LAKE COUNTY (035), UT</b>
<b>MSA: 41620</b>
<b>Median Family Income 40-50%</b>
1133.07
<b>Median Family Income 110-120%</b>

**2021 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**

1128.04

**SUMMIT COUNTY (043), UT**

**MSA: NA**

**Middle Income**

9641.02

**TOOELE COUNTY (045), UT**

**MSA: 41620**

**Low Income**

1306.00

**UTAH COUNTY (049), UT**

**MSA: 39340**

**Median Family Income 70-80%**

0005.09 0013.00

**Median Family Income 110-120%**

0022.01

**WASATCH COUNTY (051), UT**

**MSA: NA**

**Middle Income**

9602.00

**WASHINGTON COUNTY (053), UT**

**MSA: 41100**

**Middle Income**

2716.00

**WEBER COUNTY (057), UT**

**MSA: 36260**

**Upper Income**

2104.02

**ADDISON COUNTY (001), VT**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

---

**Respondent ID: 0000025022**

**Agency: OCC - 1**

**MSA: NA**

**Upper Income**

9604.00

**BENNINGTON COUNTY (003), VT**

**MSA: NA**

**Middle Income**

9704.00

**CHITTENDEN COUNTY (007), VT**

**MSA: 15540**

**Middle Income**

0009.00 0021.01 0040.02

**Upper Income**

0031.00

**FRANKLIN COUNTY (011), VT**

**MSA: 15540**

**Moderate Income**

0102.00

**Middle Income**

0105.00

**LAMOILLE COUNTY (015), VT**

**MSA: NA**

**Middle Income**

9533.00

**RUTLAND COUNTY (021), VT**

**MSA: NA**

**Middle Income**

9624.00

**WINDHAM COUNTY (025), VT**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: NA**

**Middle Income**

9677.00

**WINDSOR COUNTY (027), VT**

**MSA: NA**

**Middle Income**

9651.00 9656.00 9657.00

**CAROLINE COUNTY (033), VA**

**MSA: NA**

**Middle Income**

0306.00

**Upper Income**

0305.00

**CARROLL COUNTY (035), VA**

**MSA: NA**

**Middle Income**

0802.00 0804.00

**CHARLES CITY COUNTY (036), VA**

**MSA: 40060**

**Middle Income**

6001.00

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Middle Income**

1009.19 1010.12

**Upper Income**

1009.31 1010.13

**CUMBERLAND COUNTY (049), VA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: NA**

**Middle Income**

9301.00

**DINWIDDIE COUNTY (053), VA**

**MSA: 40060**

**Moderate Income**

8405.00

**ESSEX COUNTY (057), VA**

**MSA: NA**

**Middle Income**

9507.00

**FAIRFAX COUNTY (059), VA**

**MSA: 47894**

**Median Family Income 80-90%**

4210.01

**Median Family Income 100-110%**

4901.03

**Median Family Income >= 120%**

4220.00

**FAUQUIER COUNTY (061), VA**

**MSA: 47894**

**Middle Income**

9304.01 9304.03

**FREDERICK COUNTY (069), VA**

**MSA: 49020**

**Middle Income**

0501.00

**HANOVER COUNTY (085), VA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

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**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 40060**

**Upper Income**

3208.01

**HENRICO COUNTY (087), VA**

**MSA: 40060**

**Middle Income**

2005.02

**Upper Income**

2001.20

**ISLE OF WIGHT COUNTY (093), VA**

**MSA: 47260**

**Middle Income**

2804.00

**KING GEORGE COUNTY (099), VA**

**MSA: NA**

**Upper Income**

0401.00

**LOUDOUN COUNTY (107), VA**

**MSA: 47894**

**Upper Income**

6119.00

**Income Not Known**

9801.00

**PRINCE WILLIAM COUNTY (153), VA**

**MSA: 47894**

**Moderate Income**

9014.08

**Middle Income**

9014.09

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Upper Income**

9005.02

**ROCKINGHAM COUNTY (165), VA**

**MSA: 25500**

**Middle Income**

0117.00

**STAFFORD COUNTY (179), VA**

**MSA: 47894**

**Moderate Income**

0102.07

**SURRY COUNTY (181), VA**

**MSA: NA**

**Upper Income**

8601.00

**SUSSEX COUNTY (183), VA**

**MSA: 40060**

**Moderate Income**

8701.00

**WARREN COUNTY (187), VA**

**MSA: 47894**

**Moderate Income**

0205.00

**YORK COUNTY (199), VA**

**MSA: 47260**

**Middle Income**

0510.00

**Upper Income**

0502.03

**2021 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**

**ALEXANDRIA CITY (510), VA**

**MSA: 47894**

**Moderate Income**

2004.05

**CHESAPEAKE CITY (550), VA**

**MSA: 47260**

**Upper Income**

0213.02

**GALAX CITY (640), VA**

**MSA: NA**

**Moderate Income**

0701.01

**NORFOLK CITY (710), VA**

**MSA: 47260**

**Middle Income**

0059.02

**PETERSBURG CITY (730), VA**

**MSA: 40060**

**Moderate Income**

8111.00

**PORTSMOUTH CITY (740), VA**

**MSA: 47260**

**Middle Income**

2127.01

**RICHMOND CITY (760), VA**

**MSA: 40060**

**Low Income**

0607.00 0610.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Moderate Income**

0706.02

**SUFFOLK CITY (800), VA**

**MSA: 47260**

**Middle Income**

0757.03 0758.01

**Upper Income**

0752.03 0757.02

**CLARK COUNTY (011), WA**

**MSA: 38900**

**Moderate Income**

0426.00

**COWLITZ COUNTY (015), WA**

**MSA: 31020**

**Middle Income**

0012.00 0015.02

**DOUGLAS COUNTY (017), WA**

**MSA: 48300**

**Middle Income**

9508.00

**FRANKLIN COUNTY (021), WA**

**MSA: 28420**

**Moderate Income**

0201.00

**GRAYS HARBOR COUNTY (027), WA**

**MSA: NA**

**Middle Income**

0002.00 0009.00

**2021 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**

---

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income 40-50%**

0292.03

**Median Family Income 70-80%**

0262.00 0279.00

**KITSAP COUNTY (035), WA**

**MSA: 14740**

**Middle Income**

0921.00 0928.01

**PEND OREILLE COUNTY (051), WA**

**MSA: NA**

**Moderate Income**

9703.00

**PIERCE COUNTY (053), WA**

**MSA: 45104**

**Median Family Income 50-60%**

0717.06

**Median Family Income 60-70%**

0633.00

**Median Family Income 70-80%**

0718.07

**Median Family Income 90-100%**

9400.02

**Median Family Income 110-120%**

9400.09

**Median Family Income >= 120%**

0713.10

**SNOHOMISH COUNTY (061), WA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**MSA: 42644**

**Median Family Income 40-50%**

0407.00 0529.03

**Median Family Income 50-60%**

0418.12

**Median Family Income 60-70%**

0419.01

**Median Family Income 80-90%**

0531.02

**Median Family Income 110-120%**

0519.13

**SPOKANE COUNTY (063), WA**

**MSA: 44060**

**Middle Income**

0112.01 0114.00 0140.01

**STEVENS COUNTY (065), WA**

**MSA: 44060**

**Middle Income**

9513.00

**THURSTON COUNTY (067), WA**

**MSA: 36500**

**Moderate Income**

0112.00

**Upper Income**

0119.00

**WHATCOM COUNTY (073), WA**

**MSA: 13380**

**Middle Income**

0001.00

**2021 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**

**YAKIMA COUNTY (077), WA**

**MSA: 49420**

**Middle Income**

0017.02

**HAMPSHIRE COUNTY (027), WV**

**MSA: 49020**

**Moderate Income**

9683.00

**HARRISON COUNTY (033), WV**

**MSA: NA**

**Middle Income**

0320.00

**MARION COUNTY (049), WV**

**MSA: NA**

**Upper Income**

0210.00

**MERCER COUNTY (055), WV**

**MSA: NA**

**Middle Income**

0024.00

**DANE COUNTY (025), WI**

**MSA: 31540**

**Median Family Income 80-90%**

0026.02

**Median Family Income 110-120%**

0105.01 0111.02

**OZAUKEE COUNTY (089), WI**

**MSA: 33340**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Santander Bank N.A.**

**Respondent ID: 0000025022**

**Agency: OCC - 1**

---

**Upper Income**

6502.00

**RACINE COUNTY (101), WI**

**MSA: 39540**

**Moderate Income**

0012.02

**Middle Income**

0027.02

**ROCK COUNTY (105), WI**

**MSA: 27500**

**Moderate Income**

0006.00

**RUSK COUNTY (107), WI**

**MSA: NA**

**Moderate Income**

9604.00

**WAUKESHA COUNTY (133), WI**

**MSA: 33340**

**Middle Income**

2033.06

**Upper Income**

2039.01

**LARAMIE COUNTY (021), WY**

**MSA: 16940**

**Middle Income**

0020.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	6,214	6,214	0	0.00%
Small Farm Loans	0	0	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	15,652	15,652	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.