

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	1	222	1	315	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	222	1	315	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	1	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	85	0	0
<b>CHILTON COUNTY (021), 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	1	703	1	703	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	703	1	703	0	0

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State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARKE COUNTY (025), 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	69	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	0	0	0	0	0	0	0	0
<b>ELMORE COUNTY (051), 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	1	47	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	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	1	134	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	0	0	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	101	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	163	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	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	0	0	4	486	0	0	0	0	0	0
<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	0	0	3	323	1	413	3	623	0	0
Middle Income	2	117	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	2	117	4	443	1	413	3	623	0	0







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)
TOTAL OUTSIDE AA IN STATE	13	886	17	2,230	6	3,244	5	1,411	0	0
STATE TOTAL	13	886	17	2,230	6	3,244	5	1,411	0	0



Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

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Agency: OCC - 1

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	100	4	501	0	0	0	0	0	0
STATE TOTAL	1	100	4	501	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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	1	134	0	0	1	134	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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>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%	0	0	1	141	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	45	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	45	1	141	0	0	0	0	0	0

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Institution: Santander Bank N.A.

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>MOHAVE COUNTY (015), AZ</b>										
<b>MSA 29420</b>										
<b>Outside Assessment Area</b>										
Low Income	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	117	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	117	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	162	2	275	0	0	1	134	0	0
STATE TOTAL	3	162	2	275	0	0	1	134	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	53	1	101	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	1	101	0	0	0	0	0	0
<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	39	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	0	0	0	0
<b>CRAIGHEAD COUNTY (031), AR</b>										
<b>MSA 27860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	168	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	168	0	0	0	0	0	0



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State: ARKANSAS (05)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	5	291	7	1,013	5	2,552	0	0	0	0
STATE TOTAL	5	291	7	1,013	5	2,552	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	91	0	0	0	0	1	91	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	287	1	262	1	148	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	6	514	1	201	0	0	2	172	0	0
Median Family Income 80-90%	0	0	2	230	0	0	0	0	0	0
Median Family Income 90-100%	1	99	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	236	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	704	7	954	1	262	4	411	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	2	294	0	0	0	0	0	0
Middle Income	0	0	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	0	0	3	419	0	0	0	0	0	0

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State: CALIFORNIA (06)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0	0	0
Upper Income	4	289	0	0	0	0	0	0	0	0
Income Not Known	0	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	289	0	0	0	0	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	117	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	117	0	0	0	0	0	0

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State: CALIFORNIA (06)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	303	0	0	0	0
Median Family Income 50-60%	1	56	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	255	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	246	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	56	4	501	1	303	0	0	0	0

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State: CALIFORNIA (06)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	333	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	277	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	163	0	0	1	422	0	0	0	0
Median Family Income 80-90%	1	87	4	465	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	62	1	213	0	0	0	0	0	0
Median Family Income >= 120%	0	0	3	406	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	312	12	1,694	1	422	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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	99	1	122	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	1	122	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	87	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	89	2	237	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	126	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	136	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	101	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	2	272	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	256	7	872	0	0	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	0	0	1	135	0	0	0	0	0	0
Middle Income	2	155	2	282	0	0	3	371	0	0
Upper Income	1	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	3	251	3	417	0	0	3	371	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (033), 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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	149	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	149	0	0	0	0	0	0
<b>LASSEN COUNTY (035), 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	186	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	186	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	6	413	4	522	0	0	0	0	0	0
Median Family Income 60-70%	3	232	8	976	5	1,477	1	101	0	0
Median Family Income 70-80%	1	67	17	2,370	1	302	0	0	0	0
Median Family Income 80-90%	22	1,155	20	2,602	2	771	1	98	0	0
Median Family Income 90-100%	1	63	5	764	0	0	0	0	0	0
Median Family Income 100-110%	1	93	3	354	1	425	0	0	0	0
Median Family Income 110-120%	2	132	3	371	0	0	0	0	0	0
Median Family Income >= 120%	7	354	12	1,661	2	882	2	112	0	0
Median Family Income Not Known	0	0	1	101	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	2,509	73	9,721	11	3,857	4	311	0	0
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	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	71	2	259	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	75	0	0	0	0	1	75	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	75	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	1	57	0	0	0	0	0	0	0	0
Middle Income	1	79	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	2	136	1	145	0	0	0	0	0	0
<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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	106	0	0	0	0	0	0
Median Family Income 50-60%	0	0	5	699	1	296	0	0	0	0
Median Family Income 60-70%	0	0	1	168	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	556	0	0	0	0
Median Family Income 80-90%	2	167	6	967	0	0	0	0	0	0
Median Family Income 90-100%	1	81	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	80	1	121	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	92	6	1,034	1	314	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	420	20	3,095	3	1,166	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	91	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	3	454	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	115	2	315	1	359	0	0	0	0
Median Family Income 80-90%	0	0	1	103	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	3	374	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	186	1	114	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	492	10	1,360	1	359	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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	4	557	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	139	1	270	0	0	0	0
Median Family Income 60-70%	1	80	3	422	1	454	0	0	0	0
Median Family Income 70-80%	2	164	11	1,540	1	275	0	0	0	0
Median Family Income 80-90%	0	0	4	459	0	0	0	0	0	0
Median Family Income 90-100%	3	222	1	106	3	988	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	3	447	1	307	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	466	27	3,670	7	2,294	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	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	6	791	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	7	963	0	0	0	0	0	0
Median Family Income 80-90%	1	39	1	135	0	0	0	0	0	0
Median Family Income 90-100%	1	81	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	87	1	110	0	0	0	0	0	0
Median Family Income >= 120%	2	124	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	331	15	1,999	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	81	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	302	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	143	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	135	0	0	0	0	0	0
Median Family Income 100-110%	2	73	2	326	0	0	0	0	0	0
Median Family Income 110-120%	1	36	8	1,062	1	398	1	146	0	0
Median Family Income >= 120%	0	0	3	406	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	190	17	2,374	1	398	1	146	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	1	61	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	1	61	1	116	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN MATEO COUNTY (081), 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	1	111	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	102	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	213	0	0	0	0	0	0
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	407	0	0	0	0	0	0
Middle Income	1	59	3	665	0	0	0	0	0	0
Upper Income	0	0	1	137	0	0	0	0	0	0
Income Not Known	0	0	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	7	1,209	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	91	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	116	0	0	0	0	0	0
Median Family Income >= 120%	2	139	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	230	1	116	0	0	0	0	0	0
<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	85	2	266	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	266	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	122	0	0	0	0	0	0
Middle Income	0	0	3	556	0	0	1	170	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	678	0	0	1	170	0	0
<b>SOLANO COUNTY (095), CA</b>										
<b>MSA 46700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	2	253	0	0	0	0	0	0
Upper Income	1	87	2	260	1	379	0	0	0	0
Income Not Known	0	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	4	513	1	379	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	293	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	293	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	194	2	282	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	89	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	71	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	4	571	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	288	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	354	8	1,141	0	0	0	0	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	1	195	0	0	0	0	0	0
Middle Income	2	92	2	367	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	3	562	0	0	1	24	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Middle Income	2	137	1	199	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	137	1	199	0	0	0	0	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	1	158	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	153	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	257	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	145	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	5	713	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YOLO COUNTY (113), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	374	0	0	0	0
Moderate Income	0	0	3	396	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	4	506	1	374	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	126	8,812	278	38,044	36	13,068	15	1,508	0	0
STATE TOTAL	126	8,812	278	38,044	36	13,068	15	1,508	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), 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%	2	136	1	103	1	257	0	0	0	0
Median Family Income 60-70%	1	80	1	103	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	136	0	0	0	0	0	0
Median Family Income 90-100%	1	56	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	3	352	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	272	6	694	1	257	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	2	187	3	380	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	35	1	194	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	222	4	574	0	0	0	0	0	0
<b>BOULDER COUNTY (013), CO</b>										
<b>MSA 14500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	139	0	0	0	0	0	0
Middle Income	0	0	2	258	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	397	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHAFFEE COUNTY (015), 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	1	55	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	55	0	0	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%	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	142	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	142	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GARFIELD COUNTY (045), 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	2	220	0	0	2	220	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	220	0	0	2	220	0	0
<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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	108	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0
<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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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	0	0	1	101	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	2	102	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	168	1	107	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	3	376	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	270	4	483	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	1	319	1	319	0	0
Upper Income	5	405	0	0	0	0	1	96	0	0
Income Not Known	0	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	405	0	0	1	319	2	415	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	79	1	144	0	0	0	0	0	0
Middle Income	0	0	1	156	0	0	0	0	0	0
Upper Income	1	69	1	122	0	0	0	0	0	0
Income Not Known	0	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	3	422	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	1,966	26	3,248	2	576	4	635	0	0
STATE TOTAL	27	1,966	26	3,248	2	576	4	635	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	95	1	150	0	0	0	0	0	0
Median Family Income 40-50%	1	85	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	15	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	105	0	0	0	0	0	0
Median Family Income 100-110%	1	71	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	151	0	0	0	0	0	0
Median Family Income >= 120%	0	0	4	552	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	366	7	958	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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%	6	377	2	235	0	0	1	18	0	0
Median Family Income 30-40%	4	222	1	160	0	0	1	40	0	0
Median Family Income 40-50%	2	84	2	260	0	0	0	0	0	0
Median Family Income 50-60%	11	725	7	1,173	2	599	4	557	0	0
Median Family Income 60-70%	4	146	2	251	0	0	0	0	0	0
Median Family Income 70-80%	5	272	2	351	1	300	1	70	0	0
Median Family Income 80-90%	12	581	4	496	1	350	0	0	0	0
Median Family Income 90-100%	14	770	2	282	0	0	4	257	0	0
Median Family Income 100-110%	17	1,109	4	590	0	0	0	0	0	0
Median Family Income 110-120%	15	954	5	599	4	1,380	1	40	0	0
Median Family Income >= 120%	26	1,514	9	1,452	1	325	2	137	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	6,754	40	5,849	9	2,954	14	1,119	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	0	0	0	0	0	0	0	0	0	0
Middle Income	5	261	0	0	0	0	1	18	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	6	327	0	0	0	0	1	18	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (007), 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	0	0	0	0	0	0	0	0	0	0
Middle Income	5	302	0	0	0	0	0	0	0	0
Upper Income	4	231	1	148	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	533	1	148	0	0	0	0	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%	0	0	1	150	0	0	0	0	0	0
Median Family Income 30-40%	2	83	0	0	0	0	0	0	0	0
Median Family Income 40-50%	5	317	3	358	0	0	0	0	0	0
Median Family Income 50-60%	1	10	1	150	0	0	0	0	0	0
Median Family Income 60-70%	1	32	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	60	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	228	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	30	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	271	1	150	0	0	1	100	0	0
Median Family Income >= 120%	7	502	1	150	1	273	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	1,533	7	958	1	273	1	100	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	1	290	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	0	0	1	290	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	1	30	0	0	0	0	0	0	0	0
Middle Income	6	289	0	0	1	348	0	0	0	0
Upper Income	1	20	3	425	0	0	0	0	0	0
Income Not Known	0	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	339	3	425	1	348	0	0	0	0
<b>WINDHAM COUNTY (015), CT</b>										
<b>MSA 49340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	125	0	0	1	125	0	0
Moderate Income	0	0	1	135	0	0	0	0	0	0
Middle Income	3	183	0	0	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	183	2	260	0	0	2	144	0	0
TOTAL INSIDE AA IN STATE	158	9,159	51	7,380	11	3,575	15	1,219	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	16	1,051	9	1,218	1	290	3	162	0	0
STATE TOTAL	174	10,210	60	8,598	12	3,865	18	1,381	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENT COUNTY (001), DE</b>										
<b>MSA 20100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	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	100	1	150	0	0	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%	1	94	0	0	0	0	1	94	0	0
Median Family Income 40-50%	0	0	1	112	0	0	0	0	0	0
Median Family Income 50-60%	1	55	1	150	0	0	0	0	0	0
Median Family Income 60-70%	1	64	1	169	0	0	0	0	0	0
Median Family Income 70-80%	1	61	1	115	0	0	0	0	0	0
Median Family Income 80-90%	1	100	1	128	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	75	0	0	1	600	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	253	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	9	702	5	674	2	900	1	94	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	90	0	0	0	0	0	0	0	0
Middle Income	3	206	2	203	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	296	2	203	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	9	702	5	674	2	900	1	94	0	0
TOTAL OUTSIDE AA IN STATE	5	396	3	353	0	0	0	0	0	0
STATE TOTAL	14	1,098	8	1,027	2	900	1	94	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	36	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	0	0	0	0
<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%	1	57	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	89	1	132	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	311	1	517	0	0	0	0
Median Family Income 80-90%	2	112	1	104	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	78	3	548	0	0	1	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	5	336	7	1,095	1	517	1	243	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIA COUNTY (023), 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	1	93	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0
<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%	1	77	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	717	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	363	0	0	0	0
Median Family Income 80-90%	3	222	5	592	2	656	0	0	0	0
Median Family Income 90-100%	2	176	1	104	1	397	0	0	0	0
Median Family Income 100-110%	2	115	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	73	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	663	6	696	5	2,133	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	1	193	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	193	0	0	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	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>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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	123	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



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	49	0	0	0	0	1	49	0	0
Median Family Income 60-70%	2	138	1	140	1	523	1	523	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	112	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	196	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	3	448	1	523	2	572	0	0
<b>HOLMES COUNTY (059), 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	190	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	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	0	0	1	131	0	0	0	0	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	1	53	1	146	1	570	0	0	0	0
Middle Income	1	35	1	142	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	88	2	288	1	570	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	163	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	130	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	218	0	0	0	0	0	0
Median Family Income 110-120%	1	67	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	4	511	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	1	73	0	0	0	0	1	73	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	73	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MANATEE COUNTY (081), 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	1	100	0	0	1	850	1	850	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	850	1	850	0	0
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	3	440	2	920	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	373	0	0	0	0	0	0
Median Family Income 90-100%	0	0	5	642	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	213	7	1,151	6	2,186	0	0	0	0
Median Family Income Not Known	1	30	3	680	1	952	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	243	20	3,286	9	4,058	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	130	0	0	1	130	0	0
Income Not Known	0	0	0	0	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>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%	0	0	2	291	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	133	2	363	3	1,036	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	89	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	222	4	654	3	1,036	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	285	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	285	0	0	0	0
<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%	1	95	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	105	0	0	1	105	0	0
Median Family Income 70-80%	2	164	1	118	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%	1	57	2	333	0	0	0	0	0	0
Median Family Income 110-120%	1	55	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	54	2	300	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	562	6	856	0	0	1	105	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PASCO COUNTY (101), 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	1	239	2	647	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%	3	211	1	185	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	96	1	101	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	307	3	525	2	647	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	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%	3	226	2	262	0	0	0	0	0	0
Median Family Income 100-110%	2	156	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	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	382	3	512	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	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	157	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	767	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	45	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	234	2	241	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	436	2	241	2	767	0	0	0	0
<b>PUTNAM COUNTY (107), 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	0	0	1	512	0	0	0	0
Income Not Known	0	0	0	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	512	0	0	0	0





Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	4	262	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	262	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	4	243	20	3,286	9	4,058	0	0	0	0
TOTAL OUTSIDE AA IN STATE	69	4,613	50	7,409	21	8,876	7	1,973	0	0
STATE TOTAL	73	4,856	70	10,695	30	12,934	7	1,973	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ATKINSON COUNTY (003), 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	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>BIBB COUNTY (021), GA</b>										
<b>MSA 31420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	292	1	192	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	292	1	192	0	0	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	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	5	795	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	795	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	103	0	0	0	0	0	0
Upper Income	1	52	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	1	103	0	0	0	0	0	0
<b>CHATHAM COUNTY (051), 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	2	192	2	212	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	192	2	212	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	1	113	0	0	0	0	0	0
Upper Income	2	55	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	2	55	2	241	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARKE COUNTY (059), 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	2	275	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	275	0	0	0	0	0	0
<b>CLAYTON COUNTY (063), 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	25	0	0	1	632	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	632	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	4	472	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	4	472	1	495	0	0	0	0
<b>DAWSON COUNTY (085), 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	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>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	2	284	1	267	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	284	1	267	0	0	0	0





Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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	1	92	1	183	0	0	0	0	0	0
Upper Income	1	75	2	291	2	998	0	0	0	0
Income Not Known	0	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	3	474	2	998	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	1	563	1	563	0	0
Median Family Income 40-50%	3	273	1	113	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	75	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	84	2	249	0	0	0	0	0	0
Median Family Income Not Known	2	86	1	159	0	0	2	86	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	518	4	521	1	563	3	649	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Upper Income	1	64	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	1	64	2	285	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%	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	240	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	160	0	0	0	0	0	0
Median Family Income >= 120%	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	240	1	160	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HALL COUNTY (139), GA</b>										
<b>MSA 23580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	254	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	254	0	0	0	0	0	0	0	0
<b>HENRY COUNTY (151), 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	2	223	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	223	0	0	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	1	72	0	0	0	0	0	0	0	0
Middle Income	0	0	1	109	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	1	109	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOWNDES COUNTY (185), GA</b>										
<b>MSA 46660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	127	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	127	0	0	0	0	0	0
<b>MCINTOSH COUNTY (191), 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	1	174	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	174	0	0	0	0	0	0
<b>PICKENS COUNTY (227), 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	2	309	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	309	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	99	1	101	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	1	101	0	0	2	200	0	0
<b>WARE COUNTY (299), 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	56	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	48	3,338	48	6,498	9	3,954	5	849	0	0
STATE TOTAL	48	3,338	48	6,498	9	3,954	5	849	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	88	1	133	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	88	1	133	0	0	0	0	0	0
<b>HONOLULU COUNTY (003), HI</b>										
<b>MSA 46520</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	1	106	0	0	1	106	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	106	0	0	1	106	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MAUI COUNTY (009), HI</b>										
<b>MSA 27980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	2	204	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	2	204	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	171	4	443	0	0	1	106	0	0
STATE TOTAL	3	171	4	443	0	0	1	106	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	144	2	328	0	0	0	0	0	0
Upper Income	2	177	2	320	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	321	4	648	0	0	0	0	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	2	139	1	144	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	139	1	144	0	0	0	0	0	0
<b>CANYON COUNTY (027), 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	2	350	1	351	1	351	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	350	1	351	1	351	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	1	546	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	546	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	460	7	1,142	2	897	1	351	0	0
STATE TOTAL	6	460	7	1,142	2	897	1	351	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	184	1	108	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	184	1	108	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%	0	0	3	337	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	252	0	0	1	138	0	0
Median Family Income 60-70%	1	84	4	750	0	0	1	84	0	0
Median Family Income 70-80%	0	0	4	632	2	676	0	0	0	0
Median Family Income 80-90%	1	78	3	411	3	1,172	0	0	0	0
Median Family Income 90-100%	10	691	1	101	2	987	0	0	0	0
Median Family Income 100-110%	0	0	1	178	0	0	1	178	0	0
Median Family Income 110-120%	0	0	0	0	1	324	0	0	0	0
Median Family Income >= 120%	3	191	11	1,975	3	1,124	4	1,010	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	1,044	29	4,636	11	4,283	7	1,410	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRANKLIN COUNTY (055), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	485	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	485	0	0	0	0
<b>JEFFERSON COUNTY (081), 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	1	42	2	326	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	326	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	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%	3	193	2	249	2	735	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	267	1	267	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	193	2	249	3	1,002	1	267	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	1	79	1	106	0	0	2	185	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	106	0	0	2	185	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCHENRY COUNTY (111), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	103	2	502	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	1	103	2	502	0	0	0	0
<b>MCLEAN COUNTY (113), IL</b>										
<b>MSA 14010</b>										
<b>Outside Assessment Area</b>										
Low Income	0	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>MERCER COUNTY (131), IL</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	0	0	0	0	0	0	0	0
Middle Income	0	0	3	560	0	0	1	225	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	560	0	0	1	225	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (133), IL</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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	3	474	0	0	1	168	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	474	0	0	1	168	0	0
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	337	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	337	0	0	0	0
<b>ROCK ISLAND COUNTY (161), IL</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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	228	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>ST. CLAIR COUNTY (163), IL</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	1	916	1	916	0	0
Middle Income	0	0	1	128	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	1	916	1	916	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	1	89	0	0	1	369	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	369	0	0	0	0
<b>TAZEWELL COUNTY (179), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	221	0	0	2	221	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	221	0	0	2	221	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	149	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	160	0	0	0	0	0	0
Median Family Income 100-110%	11	690	5	751	1	340	0	0	0	0
Median Family Income 110-120%	2	176	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	346	5	959	3	1,001	2	538	0	0
Median Family Income Not Known	0	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	1,212	12	2,019	4	1,341	2	538	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	0	0	5	660	1	631	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	660	1	631	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	83	0	0	0	0	0	0	0	0
Upper Income	0	0	1	127	0	0	0	0	0	0
Income Not Known	0	0	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	127	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	56	3,906	69	10,856	28	10,907	18	4,277	0	0
STATE TOTAL	56	3,906	69	10,856	28	10,907	18	4,277	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	95	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0
<b>ELKHART COUNTY (039), IN</b>										
<b>MSA 21140</b>										
<b>Outside Assessment Area</b>										
Low Income	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	250	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	0	0	0	0	0	0	0	0
<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	0	0	1	347	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	347	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	121	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	121	0	0	0	0	0	0	0	0
<b>LAKE COUNTY (089), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	284	0	0	0	0
Moderate Income	1	66	1	159	0	0	0	0	0	0
Middle Income	2	169	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	235	1	159	1	284	0	0	0	0
<b>LAPORTE COUNTY (091), IN</b>										
<b>MSA 33140</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	740	1	740	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	740	1	740	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MADISON COUNTY (095), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	152	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	152	0	0	0	0	0	0
<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%	0	0	1	152	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	114	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	119	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	120	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	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	1	685	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	505	1	685	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	1	344	0	0	0	0
Income Not Known	0	0	0	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	344	0	0	0	0
<b>ST. JOSEPH COUNTY (141), IN</b>										
<b>MSA 43780</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>STARKE COUNTY (149), 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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	1	117	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	117	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	13	982	12	1,602	6	3,092	2	872	0	0
STATE TOTAL	13	982	12	1,602	6	3,092	2	872	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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	0	0	0	0	1	323	0	0	0	0
Income Not Known	0	0	0	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	323	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	2	330	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	330	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	0	0	2	330	1	323	0	0	0	0
STATE TOTAL	0	0	2	330	1	323	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHAWNEE COUNTY (177), KS</b>										
<b>MSA 45820</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>WYANDOTTE COUNTY (209), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	1	98	3	436	1	359	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	98	3	436	1	359	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	330	8	1,084	1	359	0	0	0	0
STATE TOTAL	4	330	8	1,084	1	359	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BARREN COUNTY (009), 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	379	1	379	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	379	1	379	0	0
<b>BOONE COUNTY (015), KY</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	392	0	0	0	0
Moderate Income	1	42	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	116	0	0	0	0	0	0
Income Not Known	0	0	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	116	1	392	0	0	0	0
<b>BOYD COUNTY (019), KY</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	1	176	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	176	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	275	0	0	2	275	0	0
Income Not Known	0	0	0	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	275	0	0	2	275	0	0
<b>FLOYD COUNTY (071), 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	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	1	66	0	0	0	0	0	0	0	0
<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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAVES COUNTY (083), 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	63	2	267	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	63	2	267	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	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	152	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	172	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	324	0	0	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	0	0	1	232	0	0	0	0	0	0
Income Not Known	1	87	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	232	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MADISON COUNTY (151), 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	83	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	341	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	341	0	0	0	0
<b>MUHLENBERG COUNTY (177), 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	1	105	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	0	0	0	0	0	0
<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	1	258	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WEBSTER COUNTY (233), 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	2	312	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	312	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	341	14	2,094	4	1,370	3	654	0	0
STATE TOTAL	5	341	14	2,094	4	1,370	3	654	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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>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	1	95	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0
<b>EAST BATON ROUGE PARISH (033), LA</b>										
<b>MSA 12940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	600	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	1	600	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>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	1	217	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	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	5	404	7	1,154	2	935	0	0	0	0
STATE TOTAL	5	404	7	1,154	2	935	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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
<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	1	41	4	562	0	0	2	267	0	0
Middle Income	2	100	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	3	141	5	710	0	0	2	267	0	0
<b>HANCOCK COUNTY (009), 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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENNEBEC COUNTY (011), 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	1	145	1	352	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	1	352	0	0	0	0
<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	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>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	0	0	1	124	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	0	0	0	0



Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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	8	590	10	1,445	1	352	2	267	0	0
STATE TOTAL	8	590	10	1,445	1	352	2	267	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGANY COUNTY (001), MD</b>										
<b>MSA 19060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	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
<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	1	242	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	95	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	171	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	4	471	1	251	3	330	0	0
Median Family Income 110-120%	0	0	1	220	0	0	0	0	0	0
Median Family Income >= 120%	2	102	3	367	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	368	9	1,300	1	251	3	330	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	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	1	66	0	0	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	2	126	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	2	126	1	110	0	0	0	0	0	0
<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	106	1	658	2	764	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	106	1	658	2	764	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	197	0	0	0	0	0	0	0	0
Upper Income	2	158	1	132	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	355	1	132	0	0	0	0	0	0
<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	1	110	0	0	0	0	0	0
Income Not Known	0	0	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	110	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	50	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	96	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	151	0	0	0	0	1	65	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	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	497	0	0	0	0	1	65	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOMERSET COUNTY (039), MD</b>										
<b>MSA 41540</b>										
<b>Outside Assessment Area</b>										
Low Income	2	127	0	0	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	127	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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	128	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	0	0	0	0	0	0
<b>WASHINGTON COUNTY (043), MD</b>										
<b>MSA 25180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	2	299	0	0	0	0	0	0
Middle Income	2	72	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	2	299	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WORCESTER COUNTY (047), 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	0	0	0	0	0	0
Middle Income	1	67	1	106	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	1	106	0	0	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	230	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	230	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	47	3,354	29	4,042	2	909	6	1,159	0	0
STATE TOTAL	47	3,354	29	4,042	2	909	6	1,159	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BARNSTABLE COUNTY (001), MA</b>										
<b>MSA 12700</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	1,025	1	138	1	1,000	2	42	0	0
Middle Income	37	2,053	3	449	0	0	1	20	0	0
Upper Income	15	799	2	265	1	400	0	0	0	0
Income Not Known	0	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	3,877	6	852	2	1,400	3	62	0	0
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	0	0	0	0	0	0	0	0
Median Family Income 30-40%	14	804	1	150	0	0	0	0	0	0
Median Family Income 40-50%	17	909	0	0	1	300	0	0	0	0
Median Family Income 50-60%	11	626	6	877	0	0	1	65	0	0
Median Family Income 60-70%	9	571	3	517	1	295	1	35	0	0
Median Family Income 70-80%	5	324	2	345	0	0	0	0	0	0
Median Family Income 80-90%	6	241	0	0	0	0	0	0	0	0
Median Family Income 90-100%	9	515	0	0	0	0	0	0	0	0
Median Family Income 100-110%	14	842	1	250	0	0	0	0	0	0
Median Family Income 110-120%	25	1,417	10	1,386	0	0	1	50	0	0
Median Family Income >= 120%	75	4,135	10	1,426	0	0	4	113	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	186	10,484	33	4,951	2	595	7	263	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUKES COUNTY (007), MA</b>										
<b>MSA NA</b>										
<b>Inside AA 0026</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	198	0	0	2	775	0	0	0	0
Middle Income	10	717	4	654	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	915	4	654	2	775	0	0	0	0
<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%	2	190	0	0	0	0	0	0	0	0
Median Family Income 20-30%	5	336	0	0	2	1,185	0	0	0	0
Median Family Income 30-40%	22	1,358	5	750	1	300	1	60	0	0
Median Family Income 40-50%	12	827	1	250	1	400	0	0	0	0
Median Family Income 50-60%	5	200	2	260	0	0	0	0	0	0
Median Family Income 60-70%	13	545	12	1,683	0	0	2	34	0	0
Median Family Income 70-80%	17	961	8	1,167	2	1,455	2	93	0	0
Median Family Income 80-90%	29	1,776	4	640	0	0	1	80	0	0
Median Family Income 90-100%	15	955	4	770	1	1,000	2	45	0	0
Median Family Income 100-110%	20	1,360	3	606	2	740	1	13	0	0
Median Family Income 110-120%	1	15	0	0	0	0	0	0	0	0
Median Family Income >= 120%	60	3,114	5	936	2	786	5	217	0	0
Median Family Income Not Known	1	46	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	202	11,683	44	7,062	11	5,866	14	542	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMPDEN COUNTY (013), MA</b>										
<b>MSA 44140</b>										
<b>Inside AA 0022</b>										
Low Income	3	143	0	0	0	0	0	0	0	0
Moderate Income	6	250	0	0	0	0	0	0	0	0
Middle Income	1	29	1	204	0	0	1	204	0	0
Upper Income	4	240	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	14	662	2	354	0	0	1	204	0	0
<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	1	195	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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	0	0	2	345	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	8	392	1	120	0	0	0	0	0	0
Median Family Income 40-50%	5	282	2	242	1	475	1	85	0	0
Median Family Income 50-60%	19	1,096	4	800	1	500	2	90	0	0
Median Family Income 60-70%	18	1,189	9	1,262	0	0	1	10	0	0
Median Family Income 70-80%	31	1,831	8	1,292	2	1,500	4	330	0	0
Median Family Income 80-90%	24	1,509	6	847	2	730	4	293	0	0
Median Family Income 90-100%	43	2,662	8	1,112	1	450	2	218	0	0
Median Family Income 100-110%	44	2,549	14	2,207	3	1,775	2	40	0	0
Median Family Income 110-120%	43	2,380	10	1,739	1	300	0	0	0	0
Median Family Income >= 120%	126	7,691	24	3,566	6	2,495	8	423	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	363	21,731	86	13,187	17	8,225	24	1,489	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	100	1	150	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	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	200	0	0	1	500	0	0	0	0
Median Family Income 70-80%	11	801	4	620	2	700	0	0	0	0
Median Family Income 80-90%	15	967	3	412	0	0	1	38	0	0
Median Family Income 90-100%	19	1,097	3	441	0	0	3	172	0	0
Median Family Income 100-110%	18	1,068	7	1,141	0	0	1	39	0	0
Median Family Income 110-120%	10	673	6	948	1	500	0	0	0	0
Median Family Income >= 120%	82	5,008	22	3,327	3	1,344	3	74	0	0
Median Family Income Not Known	1	20	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	160	10,009	46	7,039	7	3,044	8	323	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	110	0	0	0	0	1	10	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	12	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	125	0	0	0	0	0	0	0	0
Median Family Income 60-70%	7	494	0	0	0	0	0	0	0	0
Median Family Income 70-80%	25	1,411	5	807	2	1,050	2	35	0	0
Median Family Income 80-90%	15	884	4	557	0	0	1	20	0	0
Median Family Income 90-100%	23	1,288	7	995	0	0	4	403	0	0
Median Family Income 100-110%	35	1,648	6	885	0	0	5	236	0	0
Median Family Income 110-120%	16	943	0	0	1	400	0	0	0	0
Median Family Income >= 120%	49	2,753	9	1,331	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	175	9,668	31	4,575	3	1,450	13	704	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	12	1	150	0	0	0	0	0	0
Median Family Income 20-30%	1	30	0	0	0	0	0	0	0	0
Median Family Income 30-40%	7	389	1	150	0	0	0	0	0	0
Median Family Income 40-50%	22	1,138	0	0	1	500	2	75	0	0
Median Family Income 50-60%	22	1,556	2	405	3	1,667	3	127	0	0
Median Family Income 60-70%	11	509	2	270	0	0	2	47	0	0
Median Family Income 70-80%	9	486	1	240	1	659	1	11	0	0
Median Family Income 80-90%	19	1,181	7	1,057	0	0	0	0	0	0
Median Family Income 90-100%	12	703	1	107	0	0	1	50	0	0
Median Family Income 100-110%	4	194	2	240	1	300	2	139	0	0
Median Family Income 110-120%	9	526	1	232	0	0	0	0	0	0
Median Family Income >= 120%	78	4,500	13	2,010	10	4,626	7	262	0	0
Median Family Income Not Known	15	981	4	515	1	950	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	210	12,205	35	5,376	17	8,702	18	711	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	8	523	3	445	1	330	0	0	0	0
Median Family Income 40-50%	7	440	1	150	1	400	0	0	0	0
Median Family Income 50-60%	4	193	0	0	0	0	0	0	0	0
Median Family Income 60-70%	9	386	2	248	0	0	0	0	0	0
Median Family Income 70-80%	6	464	1	150	0	0	0	0	0	0
Median Family Income 80-90%	8	537	1	133	1	379	0	0	0	0
Median Family Income 90-100%	21	1,265	4	696	0	0	1	25	0	0
Median Family Income 100-110%	15	884	5	828	0	0	1	10	0	0
Median Family Income 110-120%	15	883	2	265	1	653	0	0	0	0
Median Family Income >= 120%	51	2,488	8	1,315	6	3,648	5	160	0	0
Median Family Income Not Known	1	20	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	145	8,083	27	4,230	10	5,410	7	195	0	0
TOTAL INSIDE AA IN STATE	1,539	89,317	316	48,625	71	35,467	95	4,493	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1,539	89,317	316	48,625	71	35,467	95	4,493	0	0







Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	1	326	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	318	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	20	0	0	2	778	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	258	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	2	318	4	1,362	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	1	124	0	0	1	124	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	1	124	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	94	2	334	0	0	3	428	0	0
Income Not Known	0	0	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	2	334	0	0	3	428	0	0
<b>NEWAYGO COUNTY (123), 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	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



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAGINAW COUNTY (145), MI</b>										
<b>MSA 40980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	160	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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>ST. JOSEPH COUNTY (149), 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	5	979	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	979	0	0	0	0	0	0
<b>SHIAWASSEE COUNTY (155), 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	2	258	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	258	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	0	0	0	0	0	0	0	0
Upper Income	2	158	1	123	0	0	3	281	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	247	1	123	0	0	3	281	0	0
<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%	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	147	0	0	0	0	0	0
Median Family Income 50-60%	1	86	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	118	0	0	0	0	0	0
Median Family Income 70-80%	0	0	7	896	0	0	0	0	0	0
Median Family Income 80-90%	2	175	7	853	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	238	2	215	0	0	0	0	0	0
Median Family Income 110-120%	0	0	4	479	0	0	3	370	0	0
Median Family Income >= 120%	1	69	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	568	22	2,708	0	0	3	370	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	25	1,814	40	5,570	6	2,146	11	1,728	0	0
STATE TOTAL	25	1,814	40	5,570	6	2,146	11	1,728	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)
TOTAL OUTSIDE AA IN STATE	1	68	2	318	1	898	0	0	0	0
STATE TOTAL	1	68	2	318	1	898	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	59	0	0	0	0	0	0	0	0
Upper Income	2	120	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	179	0	0	0	0	0	0	0	0
<b>FORREST COUNTY (035), MS</b>										
<b>MSA 25620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0
<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	0	0	0	0	2	625	2	625	0	0
Middle Income	0	0	1	151	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	0	0	2	276	2	625	2	625	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAFAYETTE COUNTY (071), 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	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>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	0	0	0	0	1	347	0	0	0	0
Income Not Known	0	0	0	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	347	0	0	0	0
<b>LEFLORE COUNTY (083), 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	1	349	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	349	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	242	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	242	0	0	0	0	0	0
<b>NOXUBEE COUNTY (103), 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	1	166	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	166	0	0	0	0	0	0
<b>PANOLA COUNTY (107), 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	1	306	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	306	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	112	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0
<b>YAZOO COUNTY (163), MS</b>										
<b>MSA 27140</b>										
<b>Outside Assessment Area</b>										
Low Income	2	179	0	0	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	179	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	453	7	899	5	1,627	2	625	0	0
STATE TOTAL	6	453	7	899	5	1,627	2	625	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	59	4	524	1	515	1	143	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	4	524	1	515	1	143	0	0
<b>DEKALB COUNTY (063), MO</b>										
<b>MSA 41140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	494	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	494	0	0	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	4	351	6	773	1	655	1	132	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	351	6	773	1	655	1	132	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	49	0	0	1	430	0	0	0	0
Middle Income	0	0	2	304	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	2	304	1	430	0	0	0	0
<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%	2	167	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	183	1	110	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	188	1	101	0	0	0	0	0	0
Median Family Income >= 120%	1	91	1	198	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	629	3	409	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (099), 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	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>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	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>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	2	222	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	222	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	2	254	0	0	0	0	0	0
Upper Income	2	154	1	122	0	0	0	0	0	0
Income Not Known	0	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	154	3	376	0	0	0	0	0	0
<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%	3	240	1	108	1	600	0	0	0	0
Median Family Income 80-90%	1	100	3	538	1	255	0	0	0	0
Median Family Income 90-100%	0	0	1	132	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	69	1	116	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	409	6	894	2	855	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	92	2	321	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	2	321	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	2,006	31	4,355	7	3,283	2	275	0	0
STATE TOTAL	24	2,006	31	4,355	7	3,283	2	275	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)
TOTAL OUTSIDE AA IN STATE	1	51	4	669	0	0	0	0	0	0
STATE TOTAL	1	51	4	669	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>HOLT COUNTY (089), NE</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	198	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	198	0	0	0	0	0	0
<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	93	0	0	0	0	1	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	93	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	198	0	0	1	93	0	0
STATE TOTAL	1	93	1	198	0	0	1	93	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	255	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	158	0	0	0	0	0	0
Median Family Income 70-80%	1	81	1	115	0	0	1	81	0	0
Median Family Income 80-90%	0	0	0	0	1	534	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%	6	392	3	313	1	1,000	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	7	473	7	841	2	1,534	2	1,081	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	1	90	1	164	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	1	164	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHOE COUNTY (031), NV</b>										
<b>MSA 39900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	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	1	117	0	0	0	0	0	0
Income Not Known	1	93	1	110	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	2	227	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	723	10	1,232	2	1,534	2	1,081	0	0
STATE TOTAL	10	723	10	1,232	2	1,534	2	1,081	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	161	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	161	0	0	0	0	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	3	236	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	236	0	0	0	0	0	0	0	0
<b>HILLSBOROUGH COUNTY (011), NH</b>										
<b>MSA 31700</b>										
<b>Inside AA 0010</b>										
Low Income	3	265	2	300	0	0	0	0	0	0
Moderate Income	8	685	3	373	0	0	0	0	0	0
Middle Income	19	1,092	2	300	0	0	0	0	0	0
Upper Income	22	1,056	8	1,244	2	710	0	0	0	0
Income Not Known	1	40	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	3,138	15	2,217	2	710	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	1	131	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	143	8,760	27	3,946	4	1,242	5	265	0	0
TOTAL OUTSIDE AA IN STATE	8	551	1	131	0	0	0	0	0	0
STATE TOTAL	151	9,311	28	4,077	4	1,242	5	265	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ATLANTIC COUNTY (001), NJ</b>										
<b>MSA 12100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	2	253	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	2	320	0	0	0	0	0	0
Income Not Known	0	0	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	5	723	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%	0	0	1	215	0	0	0	0	0	0
Median Family Income 60-70%	1	20	0	0	0	0	1	20	0	0
Median Family Income 70-80%	3	265	0	0	0	0	0	0	0	0
Median Family Income 80-90%	8	524	4	640	1	469	1	40	0	0
Median Family Income 90-100%	9	495	4	550	2	720	1	17	0	0
Median Family Income 100-110%	4	203	2	291	0	0	0	0	0	0
Median Family Income 110-120%	8	510	4	612	3	1,408	0	0	0	0
Median Family Income >= 120%	29	1,880	13	1,976	4	1,325	4	196	0	0
Median Family Income Not Known	1	68	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	3,965	28	4,284	10	3,922	7	273	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	132	0	0	0	0	0	0	0	0
Middle Income	22	1,175	6	880	2	725	1	50	0	0
Upper Income	6	290	3	437	6	3,327	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,597	9	1,317	8	4,052	1	50	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	1	148	0	0	0	0	0	0
Median Family Income 30-40%	2	145	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	158	0	0	0	0	1	25	0	0
Median Family Income 60-70%	2	79	1	150	0	0	0	0	0	0
Median Family Income 70-80%	5	415	4	572	1	400	2	165	0	0
Median Family Income 80-90%	6	500	4	670	3	2,459	0	0	0	0
Median Family Income 90-100%	4	292	0	0	0	0	1	12	0	0
Median Family Income 100-110%	5	240	2	300	0	0	0	0	0	0
Median Family Income 110-120%	5	264	2	389	0	0	0	0	0	0
Median Family Income >= 120%	8	464	3	503	1	885	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	40	2,557	17	2,732	5	3,744	4	202	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	40	1	180	0	0	0	0	0	0
Median Family Income 30-40%	8	440	3	439	2	1,100	1	139	0	0
Median Family Income 40-50%	20	1,044	6	803	6	2,760	2	153	0	0
Median Family Income 50-60%	17	1,057	3	650	1	310	2	79	0	0
Median Family Income 60-70%	6	321	1	245	1	300	0	0	0	0
Median Family Income 70-80%	5	385	2	300	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	9	500	2	258	0	0	1	46	0	0
Median Family Income 100-110%	7	348	1	220	1	310	1	14	0	0
Median Family Income 110-120%	9	649	2	390	1	1,000	0	0	0	0
Median Family Income >= 120%	30	1,868	6	952	2	1,100	6	314	0	0
Median Family Income Not Known	1	15	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	114	6,767	27	4,437	14	6,880	13	745	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	1	950	0	0	0	0
Middle Income	3	170	0	0	0	0	0	0	0	0
Upper Income	4	181	1	150	1	373	0	0	0	0
Income Not Known	0	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	351	1	150	2	1,323	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	25	1	130	0	0	0	0	0	0
Median Family Income 50-60%	8	552	0	0	1	350	0	0	0	0
Median Family Income 60-70%	9	593	5	742	0	0	0	0	0	0
Median Family Income 70-80%	14	824	1	150	0	0	0	0	0	0
Median Family Income 80-90%	3	207	0	0	1	300	1	43	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	8	522	3	547	3	1,550	1	58	0	0
Median Family Income 110-120%	1	22	0	0	0	0	0	0	0	0
Median Family Income >= 120%	15	807	3	430	4	2,319	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	60	3,552	15	2,299	9	4,519	2	101	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	92	0	0	0	0	0	0	0	0
Upper Income	2	175	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	267	1	105	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW 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	11	569	1	150	0	0	3	159	0	0
Moderate Income	14	820	4	692	0	0	5	320	0	0
Middle Income	25	1,282	3	445	3	1,862	4	205	0	0
Upper Income	24	1,763	6	1,150	4	2,311	1	15	0	0
Income Not Known	0	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	4,434	14	2,437	7	4,173	13	699	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%	2	91	0	0	0	0	0	0	0	0
Median Family Income 30-40%	7	323	0	0	0	0	0	0	0	0
Median Family Income 40-50%	6	313	0	0	0	0	1	21	0	0
Median Family Income 50-60%	8	470	4	671	0	0	1	35	0	0
Median Family Income 60-70%	5	295	0	0	0	0	0	0	0	0
Median Family Income 70-80%	15	1,034	4	702	3	839	1	40	0	0
Median Family Income 80-90%	22	1,382	10	1,397	0	0	3	244	0	0
Median Family Income 90-100%	22	1,541	8	1,281	3	1,875	3	190	0	0
Median Family Income 100-110%	18	976	1	130	1	400	2	65	0	0
Median Family Income 110-120%	9	594	6	909	2	778	0	0	0	0
Median Family Income >= 120%	29	1,740	14	2,237	8	4,088	3	216	0	0
Median Family Income Not Known	2	181	4	507	5	2,176	1	126	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	145	8,940	51	7,834	22	10,156	15	937	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	9	640	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	1	150	0	0	0	0	0	0
Median Family Income 50-60%	3	200	1	150	1	500	0	0	0	0
Median Family Income 60-70%	1	100	1	150	0	0	0	0	0	0
Median Family Income 70-80%	8	568	2	270	0	0	1	120	0	0
Median Family Income 80-90%	18	1,036	3	450	0	0	2	76	0	0
Median Family Income 90-100%	22	1,178	1	125	1	350	3	102	0	0
Median Family Income 100-110%	27	1,442	4	600	2	850	2	65	0	0
Median Family Income 110-120%	31	1,787	12	1,860	2	700	0	0	0	0
Median Family Income >= 120%	102	6,034	33	5,241	8	3,420	4	216	0	0
Median Family Income Not Known	0	0	2	360	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	222	13,085	60	9,356	14	5,820	12	579	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORRIS COUNTY (027), 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%	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	280	0	0	1	650	0	0	0	0
Median Family Income 60-70%	6	293	2	275	0	0	0	0	0	0
Median Family Income 70-80%	2	74	0	0	2	620	0	0	0	0
Median Family Income 80-90%	4	299	3	425	1	265	0	0	0	0
Median Family Income 90-100%	8	541	0	0	0	0	0	0	0	0
Median Family Income 100-110%	6	381	3	508	0	0	0	0	0	0
Median Family Income 110-120%	2	135	1	150	0	0	0	0	0	0
Median Family Income >= 120%	40	2,215	20	3,103	4	1,700	3	57	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	4,218	29	4,461	8	3,235	3	57	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	6	439	2	270	0	0	0	0	0	0
Median Family Income 30-40%	5	302	4	610	2	1,250	0	0	0	0
Median Family Income 40-50%	16	1,122	7	1,181	6	2,455	0	0	0	0
Median Family Income 50-60%	9	706	3	367	0	0	0	0	0	0
Median Family Income 60-70%	17	1,032	6	1,095	1	500	2	133	0	0
Median Family Income 70-80%	19	900	5	747	1	375	3	138	0	0
Median Family Income 80-90%	13	798	5	840	1	500	1	98	0	0
Median Family Income 90-100%	30	1,683	7	1,047	1	300	1	54	0	0
Median Family Income 100-110%	25	1,171	4	553	0	0	2	70	0	0
Median Family Income 110-120%	6	393	0	0	0	0	1	97	0	0
Median Family Income >= 120%	5	368	2	300	1	350	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	152	9,014	45	7,010	13	5,730	10	590	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	2	170	0	0	1	300	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	270	0	0	0	0	0	0
Median Family Income 50-60%	3	186	1	140	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	75	1	131	0	0	1	131	0	0
Median Family Income 80-90%	1	96	1	140	2	795	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	150	1	310	0	0	0	0
Median Family Income 110-120%	4	316	5	722	0	0	1	68	0	0
Median Family Income >= 120%	9	654	3	442	0	0	1	53	0	0
Median Family Income Not Known	0	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	1,497	14	1,995	4	1,405	3	252	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0015</b>										
Low Income	1	80	1	150	0	0	1	80	0	0
Moderate Income	3	250	3	554	1	385	0	0	0	0
Middle Income	6	348	3	401	2	1,190	3	137	0	0
Upper Income	14	877	3	480	4	2,200	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,555	10	1,585	7	3,775	4	217	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	100	0	0	0	0	0	0	0	0
Middle Income	9	461	3	428	0	0	0	0	0	0
Upper Income	2	102	0	0	0	0	0	0	0	0
Income Not Known	0	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	663	3	428	0	0	0	0	0	0
<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%	5	357	2	300	0	0	1	69	0	0
Median Family Income 40-50%	23	1,325	6	1,126	0	0	3	166	0	0
Median Family Income 50-60%	6	291	0	0	2	1,118	0	0	0	0
Median Family Income 60-70%	4	195	3	608	0	0	1	15	0	0
Median Family Income 70-80%	12	721	1	125	1	300	0	0	0	0
Median Family Income 80-90%	8	479	4	521	0	0	3	276	0	0
Median Family Income 90-100%	16	826	6	815	1	1,000	2	72	0	0
Median Family Income 100-110%	10	446	2	400	0	0	1	40	0	0
Median Family Income 110-120%	8	443	6	836	1	450	1	35	0	0
Median Family Income >= 120%	29	1,618	8	1,285	2	1,050	4	95	0	0
Median Family Income Not Known	2	37	3	580	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	123	6,738	41	6,596	7	3,918	16	768	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Middle Income	2	125	0	0	0	0	0	0	0	0
Upper Income	2	103	3	520	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	268	3	520	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	1,165	69,468	368	57,546	130	62,652	103	5,470	0	0
TOTAL OUTSIDE AA IN STATE	4	269	8	1,123	0	0	0	0	0	0
STATE TOTAL	1,169	69,737	376	58,669	130	62,652	103	5,470	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	2	140	1	234	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	96	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	227	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	236	3	461	0	0	0	0	0	0
<b>CIBOLA COUNTY (006), 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	1	127	1	328	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	328	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EDDY COUNTY (015), 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	0	0	0	0	0	0	0	0
Upper Income	1	91	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	327	4	588	1	328	0	0	0	0
STATE TOTAL	4	327	4	588	1	328	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	0	0	0	0
<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%	3	215	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	200	1	150	0	0	0	0	0	0
Median Family Income 40-50%	3	185	1	120	0	0	1	30	0	0
Median Family Income 50-60%	3	165	1	150	0	0	1	15	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	1	400	0	0	0	0
Median Family Income 80-90%	1	42	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	21	1	119	0	0	0	0	0	0
Median Family Income >= 120%	2	128	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	387	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,056	5	789	2	787	2	45	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Upper Income	3	264	2	286	0	0	0	0	0	0
Income Not Known	0	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	264	2	286	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	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>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	1	100	2	312	0	0	0	0	0	0
Upper Income	0	0	0	0	1	570	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	312	1	570	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	28	1	185	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	1	185	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	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	92	2	254	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	2	92	2	254	0	0	1	131	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	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%	5	205	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	205	0	0	0	0	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	6	283	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	6	283	1	148	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>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	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>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	1	53	1	146	1	334	0	0	0	0
Upper Income	0	0	1	102	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	2	248	1	334	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	100	0	0	1	675	0	0	0	0
Median Family Income 30-40%	10	689	7	1,084	3	1,329	1	69	0	0
Median Family Income 40-50%	12	962	13	1,822	6	2,416	1	85	0	0
Median Family Income 50-60%	19	1,131	9	1,515	2	1,250	1	10	0	0
Median Family Income 60-70%	13	768	20	2,993	5	2,700	0	0	0	0
Median Family Income 70-80%	26	1,763	9	1,498	7	3,673	1	32	0	0
Median Family Income 80-90%	32	2,050	9	1,359	2	1,250	1	20	0	0
Median Family Income 90-100%	14	937	10	1,647	3	1,453	1	90	0	0
Median Family Income 100-110%	9	423	11	1,543	1	500	0	0	0	0
Median Family Income 110-120%	12	761	7	980	0	0	0	0	0	0
Median Family Income >= 120%	39	2,346	16	2,395	3	1,430	1	14	0	0
Median Family Income Not Known	7	492	8	1,139	5	2,250	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	194	12,422	119	17,975	38	18,926	7	320	0	0
<b>MADISON COUNTY (053), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	118	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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%	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	138	0	0	0	0	0	0
Median Family Income 100-110%	1	54	1	177	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	3	356	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	54	5	671	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	71	1	150	1	750	0	0	0	0
Median Family Income 50-60%	4	261	1	172	0	0	0	0	0	0
Median Family Income 60-70%	2	153	5	762	0	0	0	0	0	0
Median Family Income 70-80%	2	171	1	113	0	0	0	0	0	0
Median Family Income 80-90%	8	436	3	415	0	0	0	0	0	0
Median Family Income 90-100%	5	278	7	1,040	3	1,148	0	0	0	0
Median Family Income 100-110%	7	619	2	300	0	0	0	0	0	0
Median Family Income 110-120%	8	654	5	750	0	0	0	0	0	0
Median Family Income >= 120%	9	522	4	600	2	725	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	3,165	29	4,302	6	2,623	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	97	0	0	0	0	0	0	0	0
Middle Income	2	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	3	168	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	0	0	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	153	1	346	0	0	0	0
Upper Income	0	0	0	0	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	0	0	1	153	2	846	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	1	95	1	124	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	1	124	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (071), NY</b>										
<b>MSA 39100</b>										
<b>Outside Assessment Area</b>										
Low Income	2	138	4	568	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	7	517	2	258	0	0	0	0	0	0
Upper Income	1	25	2	320	1	450	0	0	0	0
Income Not Known	0	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	780	8	1,146	1	450	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	3	264	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	264	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	3	126	2	400	0	0	0	0	0	0
Median Family Income 50-60%	4	355	7	1,050	2	794	0	0	0	0
Median Family Income 60-70%	7	460	3	450	1	500	0	0	0	0
Median Family Income 70-80%	12	718	5	678	1	350	1	50	0	0
Median Family Income 80-90%	13	742	6	870	1	450	2	55	0	0
Median Family Income 90-100%	13	773	5	713	4	2,250	1	48	0	0
Median Family Income 100-110%	17	1,099	10	1,553	2	1,000	0	0	0	0
Median Family Income 110-120%	6	349	6	937	3	994	1	44	0	0
Median Family Income >= 120%	35	2,432	13	1,784	4	2,080	0	0	0	0
Median Family Income Not Known	4	272	4	559	0	0	1	67	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	114	7,326	61	8,994	18	8,418	6	264	0	0
<b>RICHMOND COUNTY (085), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0017</b>										
Low Income	1	100	1	135	0	0	0	0	0	0
Moderate Income	11	513	4	585	0	0	0	0	0	0
Middle Income	48	2,967	14	2,015	5	2,935	4	556	0	0
Upper Income	86	4,971	15	2,269	3	1,076	7	252	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	146	8,551	34	5,004	8	4,011	11	808	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROCKLAND COUNTY (087), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	2	179	3	423	1	284	1	83	0	0
Moderate Income	1	100	1	150	1	321	0	0	0	0
Middle Income	1	25	2	263	0	0	0	0	0	0
Upper Income	0	0	4	551	1	923	0	0	0	0
Income Not Known	0	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	304	10	1,387	3	1,528	1	83	0	0
<b>ST. LAWRENCE COUNTY (089), 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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	131	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	2	206	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	28	3	331	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAYNE COUNTY (117), 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	1	281	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	281	0	0	0	0
<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%	1	70	1	150	0	0	0	0	0	0
Median Family Income 60-70%	1	28	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	45	1	150	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	150	1	665	0	0	0	0
Median Family Income 110-120%	3	241	1	160	0	0	0	0	0	0
Median Family Income >= 120%	7	538	1	129	1	325	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	1,022	5	739	3	1,990	0	0	0	0
TOTAL INSIDE AA IN STATE	702	44,950	321	48,557	92	45,730	33	2,218	0	0
TOTAL OUTSIDE AA IN STATE	48	3,028	42	5,698	10	4,509	2	214	0	0
STATE TOTAL	750	47,978	363	54,255	102	50,239	35	2,432	0	0





Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLEVELAND COUNTY (045), 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	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	0	0	0	0	1	750	0	0	0	0
<b>CUMBERLAND COUNTY (051), 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	1	41	1	103	0	0	1	103	0	0
Upper Income	0	0	1	102	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	2	205	0	0	1	103	0	0
<b>DAVIDSON COUNTY (057), 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	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	190	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	2	190	1	110	0	0	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	2	179	0	0	1	334	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	1	334	0	0	0	0
<b>GASTON COUNTY (071), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Low Income	1	72	0	0	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	131	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	1	131	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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
<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	1	124	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	95	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	1	124	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	119	1	701	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	701	0	0	0	0
<b>HENDERSON COUNTY (089), 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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	2	297	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	297	0	0	0	0	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	1	50	0	0	0	0	0	0	0	0
Upper Income	3	193	3	380	0	0	1	133	0	0
Income Not Known	0	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	3	380	0	0	1	133	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JOHNSTON COUNTY (101), NC</b>										
<b>MSA 39580</b>										
<b>Outside Assessment Area</b>										
Low Income	1	82	1	162	0	0	2	244	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	1	82	2	269	0	0	2	244	0	0
<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	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
<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	0	0	0	0	1	272	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	272	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	360	0	0	0	0
Median Family Income 50-60%	2	134	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	35	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	169	0	0	1	360	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	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0





Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	325	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	0	0	0	0
<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	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	199	1	336	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	97	2	360	1	283	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	66	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	163	3	559	2	619	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)
TOTAL OUTSIDE AA IN STATE	33	2,487	31	4,218	9	4,361	4	480	0	0
STATE TOTAL	33	2,487	31	4,218	9	4,361	4	480	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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>WILLIAMS COUNTY (105), ND</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	117	1	181	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	117	1	181	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	117	1	181	0	0	0	0	0	0
STATE TOTAL	2	117	1	181	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	88	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	88	1	115	0	0	0	0	0	0
<b>CRAWFORD COUNTY (033), 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	1	132	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DELAWARE COUNTY (041), 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	98	3	313	1	312	1	104	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	3	313	1	312	1	104	0	0
<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%	2	130	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	85	6	755	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	427	6	880	0	0	0	0	0	0
Median Family Income 90-100%	1	70	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	749	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	712	12	1,635	1	749	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (061), OH</b>										
<b>MSA 17140</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	93	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	1	93	0	0	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	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	155	0	0	0	0	0	0	0	0
Income Not Known	0	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	155	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	1	91	0	0	0	0	1	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	91	0	0
<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	1	161	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	161	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	175	0	0	0	0	0	0
Middle Income	0	0	1	222	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	397	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%	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	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	0	0	1	102	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>SANDUSKY COUNTY (143), 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	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>STARK COUNTY (151), OH</b>										
<b>MSA 15940</b>										
<b>Outside Assessment Area</b>										
Low Income	1	80	5	657	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	121	0	0	0	0	0	0
Upper Income	0	0	2	298	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	8	1,076	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TUSCARAWAS COUNTY (157), 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	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	0	0	1	121	0	0	0	0	0	0
<b>WOOD COUNTY (173), 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	1	100	5	598	0	0	6	698	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	5	598	0	0	6	698	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	25	2,022	39	5,231	3	1,336	8	893	0	0
STATE TOTAL	25	2,022	39	5,231	3	1,336	8	893	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARTER COUNTY (019), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	344	0	0	2	344	0	0
Income Not Known	0	0	0	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	344	0	0	2	344	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	111	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	0	0	0	0
<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	0	0	2	219	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	219	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SEMINOLE COUNTY (133), 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	0	0	0	0	1	846	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	846	0	0	0	0
<b>WASHINGTON COUNTY (147), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	127	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	9	1,341	3	1,664	2	344	0	0
STATE TOTAL	1	100	9	1,341	3	1,664	2	344	0	0





Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	3	424	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	424	0	0	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	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	3	335	0	0	0	0	0	0
Median Family Income 90-100%	2	152	1	141	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	152	4	476	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (061), 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	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
<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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	167	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	167	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>YAMHILL COUNTY (071), OR</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	321	0	0	0	0	0	0
Middle Income	1	56	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	2	321	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	668	13	1,752	1	650	0	0	0	0
STATE TOTAL	10	668	13	1,752	1	650	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	110	0	0	0	0	0	0
Median Family Income 60-70%	2	142	2	284	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	508	0	0	0	0
Median Family Income 80-90%	1	83	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	225	3	394	1	508	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	126	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	0	0	0	0
<b>BERKS COUNTY (011), PA</b>										
<b>MSA 39740</b>										
<b>Inside AA 0020</b>										
Low Income	4	210	1	150	0	0	0	0	0	0
Moderate Income	5	215	3	550	1	500	0	0	0	0
Middle Income	35	1,440	7	1,301	0	0	1	62	0	0
Upper Income	10	373	8	1,206	2	800	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	2,238	19	3,207	3	1,300	1	62	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	2	97	4	600	1	308	1	35	0	0
Median Family Income 50-60%	1	21	0	0	0	0	1	21	0	0
Median Family Income 60-70%	9	475	10	1,452	2	614	2	140	0	0
Median Family Income 70-80%	8	546	5	830	0	0	2	100	0	0
Median Family Income 80-90%	16	845	3	550	1	500	0	0	0	0
Median Family Income 90-100%	13	711	2	425	0	0	0	0	0	0
Median Family Income 100-110%	16	1,037	4	629	0	0	1	27	0	0
Median Family Income 110-120%	3	170	2	275	0	0	0	0	0	0
Median Family Income >= 120%	38	1,925	7	1,137	1	270	4	280	0	0
Median Family Income Not Known	2	143	1	145	1	383	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	108	5,970	38	6,043	6	2,075	11	603	0	0
<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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	197	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	197	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	750	0	0	0	0
Median Family Income 60-70%	2	69	0	0	0	0	0	0	0	0
Median Family Income 70-80%	7	355	1	214	0	0	0	0	0	0
Median Family Income 80-90%	4	268	1	150	0	0	0	0	0	0
Median Family Income 90-100%	5	302	2	297	0	0	0	0	0	0
Median Family Income 100-110%	15	913	4	669	0	0	2	105	0	0
Median Family Income 110-120%	9	596	3	565	0	0	0	0	0	0
Median Family Income >= 120%	38	2,168	4	745	4	1,828	1	46	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	81	4,771	15	2,640	5	2,578	3	151	0	0
<b>CLEARFIELD COUNTY (033), 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	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	0	0	1	120	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0
<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	3	182	0	0	0	0	0	0	0	0
Middle Income	14	845	4	544	0	0	0	0	0	0
Upper Income	2	75	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	20	1,202	5	684	0	0	0	0	0	0
<b>DAUPHIN COUNTY (043), 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	2	105	1	150	0	0	1	25	0	0
Middle Income	6	389	0	0	0	0	0	0	0	0
Upper Income	4	222	0	0	0	0	1	88	0	0
Income Not Known	0	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	716	1	150	0	0	2	113	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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>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	0	0	0	0	1	434	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	434	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	10	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%	6	304	2	300	0	0	1	11	0	0
Median Family Income 80-90%	3	115	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	240	0	0	0	0	0	0	0	0
Median Family Income 100-110%	6	185	0	0	1	300	0	0	0	0
Median Family Income 110-120%	8	439	1	118	0	0	0	0	0	0
Median Family Income >= 120%	4	272	1	114	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,565	4	532	1	300	1	11	0	0
<b>LEBANON COUNTY (075), PA</b>										
<b>MSA 30140</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	200	1	150	0	0	0	0	0	0
Middle Income	4	251	0	0	0	0	0	0	0	0
Upper Income	2	124	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	8	575	2	270	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>LEHIGH COUNTY (077), PA</b>										
<b>MSA 10900</b>										
<b>Inside AA 0001</b>										
Low Income	3	212	1	135	0	0	0	0	0	0
Moderate Income	13	723	2	302	0	0	1	15	0	0
Middle Income	10	711	8	1,373	1	300	0	0	0	0
Upper Income	10	633	5	698	0	0	1	99	0	0
Income Not Known	0	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	2,279	16	2,508	1	300	2	114	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	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
<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	1	92	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	1	92	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>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	2	291	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	291	0	0	0	0	0	0
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	1	277	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	277	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	6	300	1	150	0	0	0	0	0	0
Median Family Income 50-60%	4	276	5	710	3	1,382	1	601	0	0
Median Family Income 60-70%	5	430	1	150	0	0	0	0	0	0
Median Family Income 70-80%	12	615	0	0	1	448	3	108	0	0
Median Family Income 80-90%	19	1,212	4	647	0	0	2	134	0	0
Median Family Income 90-100%	29	1,691	6	937	5	2,338	2	78	0	0
Median Family Income 100-110%	11	433	5	695	2	927	1	22	0	0
Median Family Income 110-120%	11	598	1	139	0	0	0	0	0	0
Median Family Income >= 120%	37	2,020	13	2,171	2	1,120	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	134	7,575	36	5,599	13	6,215	10	1,018	0	0
<b>NORTHAMPTON COUNTY (095), PA</b>										
<b>MSA 10900</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	358	0	0	0	0	0	0	0	0
Middle Income	11	681	3	442	0	0	1	97	0	0
Upper Income	9	512	4	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	28	1,551	7	1,002	0	0	1	97	0	0









Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WESTMORELAND COUNTY (129), 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	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>YORK COUNTY (133), PA</b>										
<b>MSA 49620</b>										
<b>Outside Assessment Area</b>										
Low Income	2	93	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	983	5	832	1	420	1	36	0	0
Upper Income	7	385	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,461	5	832	1	420	1	36	0	0
TOTAL INSIDE AA IN STATE	788	44,799	216	34,164	60	28,575	46	3,222	0	0
TOTAL OUTSIDE AA IN STATE	53	2,756	19	2,856	5	2,338	2	166	0	0
STATE TOTAL	841	47,555	235	37,020	65	30,913	48	3,388	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	110	0	0	0	0	0	0	0	0
Middle Income	6	296	0	0	0	0	0	0	0	0
Upper Income	9	651	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,057	0	0	0	0	0	0	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	4	232	3	394	0	0	0	0	0	0
Middle Income	17	913	6	851	1	325	3	177	0	0
Upper Income	11	525	2	295	0	0	0	0	0	0
Income Not Known	0	0	1	145	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,670	12	1,685	1	325	3	177	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	0	0	0	0	0	0	0	0	0	0
Middle Income	9	623	0	0	0	0	0	0	0	0
Upper Income	18	1,019	4	582	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,642	4	582	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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%	2	97	0	0	0	0	0	0	0	0
Median Family Income 30-40%	9	668	1	150	0	0	0	0	0	0
Median Family Income 40-50%	21	1,129	7	1,148	1	275	2	42	0	0
Median Family Income 50-60%	4	273	1	118	0	0	0	0	0	0
Median Family Income 60-70%	19	1,166	4	580	0	0	2	135	0	0
Median Family Income 70-80%	12	631	4	663	0	0	1	95	0	0
Median Family Income 80-90%	31	1,963	6	843	1	450	2	124	0	0
Median Family Income 90-100%	20	1,123	2	282	0	0	1	100	0	0
Median Family Income 100-110%	26	1,531	7	1,008	3	2,050	0	0	0	0
Median Family Income 110-120%	35	2,131	7	1,102	1	750	2	120	0	0
Median Family Income >= 120%	26	1,763	7	1,056	0	0	3	279	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	205	12,475	46	6,950	6	3,525	13	895	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	0	0	0	0	0	0	0	0
Middle Income	8	358	3	385	0	0	0	0	0	0
Upper Income	23	1,259	6	900	0	0	1	64	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,617	9	1,285	0	0	1	64	0	0
TOTAL INSIDE AA IN STATE	312	18,461	71	10,502	7	3,850	17	1,136	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	312	18,461	71	10,502	7	3,850	17	1,136	0	0







Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LEXINGTON COUNTY (063), 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	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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	1	100	1	105	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	954	3	355	1	315	0	0	0	0
STATE TOTAL	12	954	3	355	1	315	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>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	0	0	1	192	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	192	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	192	0	0	0	0	0	0
STATE TOTAL	0	0	1	192	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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%	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	177	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	177	0	0	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	129	1	530	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	129	1	530	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (065), TN</b>										
<b>MSA 16860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	319	1	325	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	319	1	325	0	0	0	0
<b>KNOX COUNTY (093), TN</b>										
<b>MSA 28940</b>										
<b>Outside Assessment Area</b>										
Low Income	1	87	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	225	0	0	0	0	0	0
Middle Income	2	173	0	0	0	0	0	0	0	0
Upper Income	0	0	2	276	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	260	4	501	0	0	0	0	0	0
<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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	557	0	0	0	0
Income Not Known	0	0	0	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	557	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MADISON COUNTY (113), TN</b>										
<b>MSA 27180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	233	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	233	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	0	0	1	254	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	254	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	1	60	0	0	1	353	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	1	353	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (173), 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	4	341	1	114	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	341	1	114	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	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	155	0	0	0	0	0	0
Income Not Known	0	0	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	155	0	0	0	0	0	0
<b>WEAKLEY COUNTY (183), 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	0	0	1	322	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	322	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	97	0	0	0	0	0	0	0	0
Upper Income	2	128	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	225	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	20	1,610	16	2,422	10	3,884	1	428	0	0
STATE TOTAL	20	1,610	16	2,422	10	3,884	1	428	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	140	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	145	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	36	1	102	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	191	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	181	3	433	0	0	0	0	0	0
<b>BOWIE COUNTY (037), TX</b>										
<b>MSA 45500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BRAZORIA COUNTY (039), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Low Income	1	87	1	121	0	0	2	208	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	1	121	0	0	2	208	0	0
<b>BURNET COUNTY (053), 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	2	228	0	0	0	0	0	0
Upper Income	0	0	1	127	0	0	0	0	0	0
Income Not Known	0	0	0	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	355	0	0	0	0	0	0
<b>CAMERON COUNTY (061), TX</b>										
<b>MSA 15180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	169	1	106	0	0	0	0	0	0
Median Family Income 60-70%	3	176	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	140	1	107	2	1,080	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	173	2	216	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	234	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	892	4	429	2	1,080	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	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	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	0	0	1	223	0	0	0	0	0	0
<b>ELLIS COUNTY (139), 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	51	2	332	0	0	1	216	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	2	332	0	0	1	216	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	107	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	2	119	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	131	0	0	0	0	0	0
Median Family Income 100-110%	2	146	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	235	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	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	500	1	131	1	1,000	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	1	86	0	0	0	0	0	0	0	0
Upper Income	3	217	1	165	0	0	2	153	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	303	1	165	0	0	2	153	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	107	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	85	1	103	0	0	0	0	0	0
Median Family Income 60-70%	1	97	0	0	1	272	0	0	0	0
Median Family Income 70-80%	1	72	4	661	1	832	0	0	0	0
Median Family Income 80-90%	0	0	1	114	0	0	0	0	0	0
Median Family Income 90-100%	1	30	0	0	2	929	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	546	0	0	0	0
Median Family Income >= 120%	2	176	1	148	2	1,274	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	460	8	1,133	7	3,853	0	0	0	0
<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	0	0	1	296	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	296	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>HAYS COUNTY (209), 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	0	0	0	0	0	0
Middle Income	0	0	0	0	1	410	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	410	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	760	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	479	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	479	2	760	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAMPASAS COUNTY (281), 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	78	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	0	0	0	0
<b>LUBBOCK COUNTY (303), TX</b>										
<b>MSA 31180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	87	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>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	3	375	1	487	0	0	0	0
Upper Income	0	0	2	295	2	795	0	0	0	0
Income Not Known	0	0	0	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	670	3	1,282	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (339), 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	1	109	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	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	50	0	0	1	1,000	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	150	1	109	1	1,000	0	0	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	239	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	239	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	2	243	0	0	0	0	0	0
Median Family Income 70-80%	3	197	3	360	0	0	0	0	0	0
Median Family Income 80-90%	1	58	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	55	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	310	5	603	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	2	229	0	0	0	0	0	0
Median Family Income 60-70%	1	87	1	121	1	269	1	87	0	0
Median Family Income 70-80%	1	55	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	135	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	147	1	750	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	377	4	497	2	1,019	1	87	0	0
<b>WALLER COUNTY (473), 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	152	0	0	0	0	0	0
Middle Income	0	0	1	114	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	266	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (477), 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	0	0	0	0	0	0	0	0
Upper Income	0	0	2	304	0	0	0	0	0	0
Income Not Known	0	0	0	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	304	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	1	232	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	5	730	4	1,437	0	0	0	0
Income Not Known	0	0	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	6	962	4	1,437	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILLIAMSON COUNTY (491), 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%	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	94	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	101	0	0	0	0	0	0
Median Family Income 80-90%	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	124	0	0	1	124	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	147	0	0	1	147	0	0
Median Family Income Not Known	0	0	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	372	0	0	2	271	0	0
<b>WISE COUNTY (497), 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	1	96	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	96	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ZAVALA COUNTY (507), 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	133	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	66	4,312	66	9,527	26	13,024	10	1,517	0	0
STATE TOTAL	66	4,312	66	9,527	26	13,024	10	1,517	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	410	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	410	0	0	0	0
<b>GARFIELD COUNTY (017), 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	1	138	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	138	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	66	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	207	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	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	268	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	334	1	207	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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	137	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (053), UT</b>										
<b>MSA 41100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	132	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	0	0	0	0	0	0
<b>WEBER COUNTY (057), 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	0	0	0	0	0	0	0	0
Middle Income	3	279	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	674	5	748	2	912	2	636	0	0
STATE TOTAL	10	674	5	748	2	912	2	636	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	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>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	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>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	1	158	0	0	1	158	0	0
Middle Income	0	0	5	771	1	310	0	0	0	0
Upper Income	1	62	1	115	0	0	2	177	0	0
Income Not Known	0	0	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	7	1,044	1	310	3	335	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	61	0	0	1	282	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	282	0	0	0	0
<b>ORANGE COUNTY (017), 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	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>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	4	231	0	0	0	0	2	130	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	231	0	0	0	0	2	130	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	1	109	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	497	9	1,272	2	592	5	465	0	0
STATE TOTAL	8	497	9	1,272	2	592	5	465	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHARLOTTE COUNTY (037), 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	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
<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	0	0	1	131	1	411	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	1	411	0	0	0	0
<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	2	277	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	277	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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%	1	94	3	397	1	271	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	61	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	314	1	204	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	1	161	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	561	5	762	1	271	0	0	0	0
<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	1	29	3	337	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	3	337	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	64	1	164	1	581	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	164	1	581	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	1	667	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	667	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	1	160	0	0	1	160	0	0
Income Not Known	0	0	0	0	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	1	160	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	182	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	80	2	232	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	3	414	0	0	0	0	0	0
<b>MIDDLESEX COUNTY (119), 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	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>MONTGOMERY COUNTY (121), VA</b>										
<b>MSA 13980</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	1	111	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	111	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NELSON COUNTY (125), VA</b>										
<b>MSA 16820</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	255	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	255	0	0	0	0
<b>PULASKI COUNTY (155), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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>ROANOKE COUNTY (161), VA</b>										
<b>MSA 40220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	41	0	0	0	0	0	0	0	0
Upper Income	2	142	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	3	183	1	140	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SPOTSYLVANIA COUNTY (177), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	138	0	0	1	138	0	0
Moderate Income	1	88	1	127	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	2	265	0	0	1	138	0	0
<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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	146	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	146	1	111	0	0	0	0	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	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



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	105	0	0	0	0	0	0
Upper Income	2	151	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	151	1	105	0	0	0	0	0	0
<b>HARRISONBURG CITY (660), 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	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>NEWPORT NEWS CITY (700), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	125	0	0	0	0	0	0
Moderate Income	2	162	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	162	1	125	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	93	5	588	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	5	588	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	1	127	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	127	0	0	0	0	0	0
<b>RICHMOND CITY (760), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	107	0	0	0	0	0	0
Moderate Income	0	0	1	128	5	1,902	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	235	5	1,902	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STAUNTON CITY (790), VA</b>										
<b>MSA 44420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	151	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	0	0	0	0	0	0
<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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	99	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0
<b>VIRGINIA BEACH CITY (810), 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	1	81	0	0	1	555	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	263	0	0	0	0
Income Not Known	0	0	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	2	818	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAYNESBORO CITY (820), VA</b>										
<b>MSA 44420</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>WINCHESTER CITY (840), 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	1	237	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	237	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	33	2,449	37	4,919	12	4,905	3	409	0	0
STATE TOTAL	33	2,449	37	4,919	12	4,905	3	409	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRANT COUNTY (025), 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	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>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	2	340	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	340	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	138	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	139	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	155	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	203	0	0	0	0	0	0
Median Family Income >= 120%	1	54	1	134	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	4	630	0	0	0	0	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	2	285	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	285	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PACIFIC COUNTY (049), 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	0	0	1	121	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	0	0	0	0
<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%	0	0	1	114	0	0	0	0	0	0
Median Family Income 60-70%	1	57	0	0	0	0	1	57	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	90	1	113	0	0	0	0	0	0
Median Family Income 110-120%	1	82	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	63	1	133	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	292	3	360	0	0	1	57	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	1	164	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	238	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	138	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	152	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	5	692	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SPOKANE COUNTY (063), WA</b>										
<b>MSA 44060</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	95	1	124	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	155	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	145	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	95	3	424	0	0	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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	203	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	134	0	0	1	134	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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>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	1	60	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	134	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	134	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	11	785	27	3,833	0	0	2	191	0	0
STATE TOTAL	11	785	27	3,833	0	0	2	191	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

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>BERKELEY COUNTY (003), WV</b>										
<b>MSA 25180</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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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>GREENBRIER COUNTY (025), 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	0	0	1	139	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
<b>LEWIS COUNTY (041), 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	0	0	1	106	1	255	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	1	255	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>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	1	81	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	81	3	347	1	255	0	0	0	0
STATE TOTAL	1	81	3	347	1	255	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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>MARINETTE COUNTY (075), 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	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>MILWAUKEE COUNTY (079), WI</b>										
<b>MSA 33340</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	100	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	167	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	100	1	167	0	0	0	0	0	0



Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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	0	0	0	0	0	0
Upper Income	0	0	0	0	2	744	0	0	0	0
Income Not Known	0	0	0	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	744	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	365	3	430	5	1,698	0	0	0	0
STATE TOTAL	4	365	3	430	5	1,698	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<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	0	0	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	1	80	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	0	0	0	0
STATE TOTAL	1	80	0	0	0	0	0	0	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	4,820	285,859	1,395	214,680	386	186,049	315	18,117	0	0
TOTAL OUTSIDE AA	884	61,683	1,038	145,386	239	101,963	132	23,903	0	0
TOTAL INSIDE & OUTSIDE	5,704	347,542	2,433	360,066	625	288,012	447	42,020	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Santander Bank N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - WARREN COUNTY (041) - MSA 10900	8	788	0	0	0	0
PA - LEHIGH COUNTY (077) - MSA 10900	53	5,087	2	114	0	0
PA - NORTHAMPTON COUNTY (095) - MSA 10900	35	2,553	1	97	0	0
MA - BARNSTABLE COUNTY (001) - MSA 12700	78	6,129	3	62	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	213	20,092	8	323	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	209	15,693	13	704	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	262	26,283	18	711	0	0
MA - ESSEX COUNTY (009) - MSA 15764	257	24,611	14	542	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	466	43,143	24	1,489	0	0
NJ - BURLINGTON COUNTY (005) - MSA 15804	47	6,966	1	50	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	62	9,033	4	202	0	0
NJ - GLOUCESTER COUNTY (015) - MSA 15804	10	1,824	0	0	0	0
PA - CUMBERLAND COUNTY (041) - MSA 25420	25	1,886	0	0	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420	13	866	2	113	0	0
PA - PERRY COUNTY (099) - MSA 25420	2	62	0	0	0	0
CT - HARTFORD COUNTY (003) - MSA 25540	165	15,557	14	1,119	0	0
CT - MIDDLESEX COUNTY (007) - MSA 25540	10	681	0	0	0	0
CT - TOLLAND COUNTY (013) - MSA 25540	12	1,112	0	0	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	37	2,397	1	11	0	0
PA - LEBANON COUNTY (075) - MSA 30140	10	845	0	0	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	70	6,065	0	0	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	33	7,587	0	0	0	0
PA - BUCKS COUNTY (017) - MSA 33874	152	14,088	11	603	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Santander Bank N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CHESTER COUNTY (029) - MSA 33874	101	9,989	3	151	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	183	19,389	10	1,018	0	0
NY - NASSAU COUNTY (059) - MSA 35004	81	10,090	0	0	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	56	6,083	5	752	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	155	18,084	13	745	0	0
NJ - HUNTERDON COUNTY (019) - MSA 35084	4	372	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	108	11,914	3	57	0	0
NJ - SUSSEX COUNTY (037) - MSA 35084	15	1,091	0	0	0	0
NJ - UNION COUNTY (039) - MSA 35084	171	17,252	16	768	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	218	26,930	15	937	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	296	28,261	12	579	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	210	21,754	10	590	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	41	6,915	4	217	0	0
CT - NEW HAVEN COUNTY (009) - MSA 35300	33	2,764	1	100	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	101	12,171	7	273	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	84	10,370	2	101	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	38	4,897	3	252	0	0
NY - BRONX COUNTY (005) - MSA 35614	23	2,632	2	45	0	0
NY - KINGS COUNTY (047) - MSA 35614	351	49,323	7	320	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	201	25,054	2	29	0	0
NY - QUEENS COUNTY (081) - MSA 35614	193	24,738	6	264	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	188	17,566	11	808	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	22	3,751	0	0	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Santander Bank N.A.**

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

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - DELAWARE COUNTY (045) - MSA 37964	161	16,203	9	799	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	180	22,892	4	162	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	221	16,030	7	263	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	17	1,057	0	0	0	0
RI - KENT COUNTY (003) - MSA 39300	45	3,680	3	177	0	0
RI - NEWPORT COUNTY (005) - MSA 39300	31	2,224	0	0	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300	257	22,950	13	895	0	0
RI - WASHINGTON COUNTY (009) - MSA 39300	40	2,902	1	64	0	0
PA - BERKS COUNTY (011) - MSA 39740	76	6,745	1	62	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	87	6,444	5	265	0	0
MA - HAMPDEN COUNTY (013) - MSA 44140	16	1,016	1	204	0	0
MA - HAMPSHIRE COUNTY (015) - MSA 44140	2	345	0	0	0	0
NJ - MERCER COUNTY (021) - MSA 45940	95	11,044	13	699	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	16	2,276	1	94	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	182	17,723	7	195	0	0
MA - DUKES COUNTY (007) - MSA NA	20	2,344	0	0	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	17	1,439	0	0	0	0
PA - SCHUYLKILL COUNTY (107) - MSA NA	36	4,536	2	92	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Santander Bank N.A.**

PAGE: 1 OF 1

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

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	59	900,149	0	0
Purchased	0	0	0	0
Total	59	900,149	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**ASSESSMENT AREA - 0001**

**WARREN COUNTY (041), NJ**

**MSA: 10900**

**Moderate Income**

0306.00 0307.00\* 0308.00\* 0309.00\*

**Middle Income**

0314.02\* 0315.00\* 0316.01\* 0316.02\* 0317.00 0318.00 0320.00\* 0324.00\*

**Upper Income**

0311.01\* 0311.02\* 0312.00\* 0313.01 0313.02\* 0314.01 0319.00 0321.01 0321.02\* 0322.00\* 0323.00\*

**LEHIGH COUNTY (077), PA**

**MSA: 10900**

**Low Income**

0004.00 0005.00 0007.00\* 0008.00\* 0009.00\* 0010.00 0012.00\* 0014.01\* 0016.00\* 0017.00 0018.00\*  
0097.00\*

**Moderate Income**

0001.01\* 0001.02 0006.00\* 0015.01 0015.02\* 0019.00 0020.00\* 0021.00\* 0058.00\* 0059.02 0063.03\*  
0068.00\* 0094.00 0095.00\* 0096.01\* 0096.02

**Middle Income**

0014.02 0022.01 0022.02\* 0023.02\* 0023.03\* 0023.04\* 0051.00\* 0052.00 0053.01\* 0053.02\* 0055.06\*  
0056.01 0056.02\* 0057.02\* 0057.03 0057.04\* 0057.05 0059.01 0060.01\* 0062.06 0063.05\* 0063.09\*  
0063.12\* 0064.01 0065.00\* 0067.01 0067.02\* 0069.02 0091.00 0092.00\*

**Upper Income**

0054.01\* 0054.02 0055.03 0055.04\* 0055.05\* 0060.02 0061.01 0061.02\* 0062.03 0062.04\* 0062.05  
0063.02 0063.04 0063.10\* 0063.11\* 0064.02\* 0066.00\* 0067.03 0069.03 0069.05 0069.06\* 0070.00  
0093.00\*

**NORTHAMPTON COUNTY (095), PA**

**MSA: 10900**

**Low Income**

0105.00\* 0111.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Moderate Income**

0106.02\* 0107.00\* 0108.00 0109.00\* 0110.00 0112.00 0113.00\* 0142.00 0143.00\* 0144.00 0146.00\*  
0152.03\* 0157.00\* 0160.02\* 0161.00 0166.00\* 0168.02\*

**Middle Income**

0101.00 0103.00 0104.00 0106.01\* 0145.00\* 0147.00\* 0152.02\* 0153.00 0154.00\* 0155.00\* 0156.00\*  
0158.01\* 0158.02\* 0159.01\* 0160.01\* 0162.01\* 0162.02\* 0163.00\* 0164.00 0165.00\* 0168.01\* 0170.00\*  
0172.00 0173.00\* 0175.01 0176.03\* 0177.03\* 0178.00 0179.01 0179.02\* 0180.04\* 0181.00 0182.00\*  
0183.00\*

**Upper Income**

0102.00\* 0141.00\* 0159.02\* 0167.00\* 0169.01 0169.02 0171.01\* 0171.03 0171.04\* 0174.02\* 0174.03  
0174.04\* 0175.02\* 0176.04\* 0176.05\* 0176.06\* 0176.07 0177.02\* 0177.04 0180.01 0180.03

**ASSESSMENT AREA - 0002**

**BARNSTABLE COUNTY (001), MA**

**MSA: 12700**

**Low Income**

0141.00\*

**Moderate Income**

0102.08 0116.00\* 0120.02 0121.01 0121.02 0125.02 0126.02 0145.00 0147.00\* 0150.02 0153.00

**Middle Income**

0101.00\* 0102.06\* 0103.04 0103.06\* 0104.00\* 0106.00 0107.00\* 0108.00\* 0109.00\* 0110.02 0111.00  
0112.00\* 0113.00\* 0114.00 0115.00\* 0117.00 0118.01\* 0118.02 0120.01 0126.01\* 0127.00 0128.00  
0130.02 0131.00 0132.00 0134.00 0137.00 0138.00 0139.00\* 0140.02 0144.02\* 0146.00 0148.00\*  
0149.00 0150.01

**Upper Income**

0105.00\* 0122.00\* 0129.00\* 0133.00 0135.00 0136.00 0143.00\* 0151.00 0152.00

**Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0003**

**NORFOLK COUNTY (021), MA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**MSA: 14454**

**Median Family Income 30-40%**

4177.03

**Median Family Income 40-50%**

4178.02\*

**Median Family Income 50-60%**

4176.01\* 4179.01

**Median Family Income 60-70%**

4132.01\* 4172.01\* 4179.02\* 4180.04 4563.01

**Median Family Income 70-80%**

4135.00 4175.02 4181.02\* 4201.02 4223.03 4225.01\* 4225.02\* 4561.02 4563.02

**Median Family Income 80-90%**

4002.02 4021.02 4152.02\* 4171.00\* 4177.04 4180.02 4193.00\* 4202.02 4203.01 4401.01

**Median Family Income 90-100%**

4071.02\* 4134.02 4175.01 4176.02 4182.01 4198.00 4201.01 4202.01\* 4203.02\* 4211.00 4222.02

4224.01 4227.00\* 4401.02 4431.05\* 4562.00\* 4571.00

**Median Family Income 100-110%**

4002.01\* 4009.00 4081.02\* 4101.00 4103.00\* 4104.00 4113.02 4134.01 4151.03 4151.04 4162.00\*

4174.00\* 4177.02\* 4178.01\* 4181.01\* 4194.00\* 4212.00\* 4224.02 4228.00\* 4422.03\* 4431.04 4431.06\*

4561.01 4564.01\*

**Median Family Income 110-120%**

4024.00 4035.01 4131.00 4132.02\* 4223.01 4226.00 4421.01\* 4421.05 4422.04\* 4431.03\* 4564.02\*

**Median Family Income >= 120%**

4001.00\* 4003.00 4004.01\* 4004.02\* 4005.00\* 4006.00\* 4007.00 4008.00 4010.00\* 4011.00\* 4012.01\*

4012.02\* 4021.01\* 4022.00 4023.00 4025.00 4031.00 4033.00 4034.00 4035.02 4041.00 4042.01\*

4042.02 4043.01 4043.02 4044.00 4051.00 4061.01 4061.02\* 4071.01\* 4081.03\* 4081.04\* 4091.01

4091.02 4111.01 4111.02\* 4112.00 4113.01 4121.00 4122.00 4123.00 4133.00 4141.00 4142.00\*

4143.00\* 4151.01\* 4152.01 4153.00\* 4161.01 4161.02 4163.00 4164.00\* 4173.00\* 4180.03 4191.00

4192.00 4195.00\* 4196.01\* 4196.02\* 4197.00\* 4221.00 4223.04\* 4231.01 4231.02 4412.02 4412.03

4412.04 4421.03\* 4421.04 4422.01\* 4572.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Median Family Income Not Known**

4172.02 4222.01\* 9800.00\*

**PLYMOUTH COUNTY (023), MA**

**MSA: 14454**

**Median Family Income 20-30%**

5109.00

**Median Family Income 30-40%**

5104.00\*

**Median Family Income 40-50%**

5103.00 5105.03\* 5105.05\* 5108.00\* 5114.00\*

**Median Family Income 50-60%**

5105.04\* 5110.00 5113.01\* 5115.00\* 5423.01

**Median Family Income 60-70%**

5105.01\* 5112.00 5113.02\* 5302.00 5453.00 5454.00

**Median Family Income 70-80%**

5102.00 5116.01 5232.04 5303.00 5401.01 5422.00 5423.02 5441.00 5442.00 5452.00

**Median Family Income 80-90%**

5021.01 5107.00 5111.00 5117.02 5202.01 5211.01 5211.02 5212.01 5305.00 5421.01 5421.02\*  
5614.00

**Median Family Income 90-100%**

5001.04 5021.02\* 5022.00\* 5062.06 5101.00 5116.02 5117.01\* 5212.02 5231.00 5251.01 5261.00  
5308.02 5401.02\* 5451.00 5611.00

**Median Family Income 100-110%**

5061.03\* 5091.01 5091.02 5202.02 5221.01 5221.02 5241.02 5301.00 5307.00 5309.02 5309.03  
5309.04 5431.00 5601.00

**Median Family Income 110-120%**

5062.02\* 5062.03 5062.05\* 5081.02 5082.00 5106.00\* 5201.00 5232.01 5252.04 5304.00 5308.01\*  
5411.00

**Median Family Income >= 120%**

5001.01 5001.03\* 5011.01 5011.02\* 5012.01\* 5012.03\* 5012.04 5031.01 5031.02 5041.01 5041.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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5051.02 5051.03\* 5051.04\* 5052.01 5052.02 5061.02 5061.04\* 5071.01 5071.03 5071.04 5081.01  
5232.03\* 5241.01 5251.04\* 5306.00 5401.03

**Median Family Income Not Known**

9802.00\* 9803.00\* 9900.03\*

**SUFFOLK COUNTY (025), MA**

**MSA: 14454**

**Median Family Income 10-20%**

0607.00\* 0611.01 0804.01

**Median Family Income 20-30%**

0704.02\* 0806.01\* 0808.01\* 0812.00 0813.02\* 0821.00\* 0901.00\*

**Median Family Income 30-40%**

0507.00\* 0702.01 0702.02 0705.02\* 0709.01\* 0810.01\* 0817.00 0818.00\* 0902.00\* 0903.00\* 0909.01\*  
0913.00\* 0924.00 1001.00\* 1010.02\* 1707.02\*

**Median Family Income 40-50%**

0104.03 0104.05\* 0502.00 0504.00 0509.01 0511.01 0701.03\* 0801.00 0805.00 0813.01\* 0815.00  
0904.00 0906.00 0915.00\* 0916.00 0917.00\* 1011.01 1101.04\* 1304.06\* 1602.00 1605.02 1702.00\*

**Median Family Income 50-60%**

0006.04 0008.06\* 0105.00 0503.00\* 0506.00 0610.00 0712.01 0803.00\* 0914.00 0918.00\* 0919.00  
0920.00 0921.01 1002.00\* 1005.00 1011.02 1401.06\* 1404.00 1601.02\* 1604.00 1606.02 1707.01\*

**Median Family Income 60-70%**

0002.02 0007.01\* 0104.04 0501.01\* 0809.00\* 0811.01 0910.01 1003.00 1006.01 1010.01\* 1102.01\*  
1403.00 1601.03\* 1606.01\* 1705.03\* 1708.00

**Median Family Income 70-80%**

0004.01\* 0005.06 0510.00 0711.01 0819.00 0820.00\* 0923.00\* 1103.01\* 1104.01\* 1205.00\* 1605.01\*  
1701.01\* 1701.02 1703.02\* 1705.02\* 1801.01

**Median Family Income 80-90%**

0001.02 0002.01\* 0003.02\* 0007.04 0103.00\* 0104.08\* 0301.00\* 0505.00\* 0512.00 0811.02\* 0814.00  
0912.00\* 0922.00\* 1004.00 1006.03 1009.00 1401.05 1401.07\* 1402.01\* 1706.01

**Median Family Income 90-100%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0003.01 0005.03\* 1008.00 1105.02 1304.04\* 1401.02 1603.00 1703.01 1704.00\* 1705.04\* 1805.00

**Median Family Income 100-110%**

0001.01\* 0005.02 0402.00\* 0911.00 1201.04\* 1202.01\* 1203.01\* 1402.02\* 1802.00 1803.01

**Median Family Income 110-120%**

0004.02\* 0006.01 0302.00 0303.01 0404.01\* 0408.01 0907.00 1101.05\* 1105.01\* 1804.00\*

**Median Family Income >= 120%**

0005.05\* 0007.03 0101.03\* 0101.04 0102.05 0106.00 0107.01 0107.02 0108.01\* 0108.02 0201.01  
0202.00\* 0203.01 0203.02\* 0203.04 0203.05 0303.02 0304.00 0305.00\* 0401.00 0403.00\* 0406.00  
0601.01 0602.00\* 0603.01 0604.00\* 0605.01\* 0606.01\* 0606.02\* 0606.03\* 0606.04 0608.00 0612.03  
0612.04\* 0701.04 0703.01\* 0703.02 0705.01\* 0706.00 0708.02\* 0709.02 1007.00 1104.03 1106.01\*  
1106.07 1201.03\* 1201.05 1204.00 1206.00 1207.00\* 1301.01\* 1302.00 1303.00 1304.02\*

**Median Family Income Not Known**

0006.03\* 0008.04 0008.05 0008.07\* 0102.04 0102.06\* 0612.01\* 0612.02\* 0701.02 0707.00\* 0708.01\*  
1101.06\* 9801.01\* 9803.00\* 9807.00\* 9809.00\* 9810.00\* 9811.00\* 9812.01\* 9812.02 9813.00\* 9815.01\*  
9815.02 9816.00\* 9817.00\* 9818.00\* 9819.00\* 9901.01\*

**ASSESSMENT AREA - 0004**

**ESSEX COUNTY (009), MA**

**MSA: 15764**

**Median Family Income 10-20%**

2509.00

**Median Family Income 20-30%**

2068.00\* 2601.00

**Median Family Income 30-40%**

2043.00 2061.00\* 2065.00\* 2069.00 2070.00 2072.00 2216.00 2501.00 2504.00\* 2505.00\* 2511.00

2512.00 2513.00 2514.00\* 2515.00 2516.00 2602.00 2608.00

**Median Family Income 40-50%**

2042.00 2060.00\* 2071.00 2107.00\* 2174.01\* 2503.00 2506.00 2507.00 2508.00 2510.00 2517.00

2524.00

**Median Family Income 50-60%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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2055.00 2056.00\* 2058.00 2062.00\* 2066.00 2067.00\* 2174.02\* 2214.00\* 2502.00\* 2521.01 2609.00

**Median Family Income 60-70%**

2041.01 2047.02 2052.00 2059.00\* 2064.00\* 2083.01 2104.01 2108.00 2215.00\* 2525.01 2606.00

2607.00\* 2610.00 2611.02 2664.00\*

**Median Family Income 70-80%**

2021.04\* 2047.01\* 2051.00\* 2057.00 2063.00\* 2083.02\* 2106.00\* 2111.00 2112.02 2114.01 2171.02

2173.00 2217.00 2518.00 2522.01\* 2523.00 2525.02 2671.02

**Median Family Income 80-90%**

2041.02 2044.00\* 2045.00 2046.00 2081.01 2081.02 2084.01 2103.01 2103.02 2109.00 2201.02\*

2219.02\* 2526.01 2531.00 2604.01 2605.00\* 2621.00 2663.00 2671.04\*

**Median Family Income 90-100%**

2033.01\* 2054.00\* 2082.00\* 2102.00 2104.02 2105.00 2172.01 2201.01\* 2211.00\* 2213.00 2218.00

2219.01 2232.00 2522.02 2526.03\* 2532.02 2603.01\* 2604.02 2611.01\* 2651.01 2662.00\* 2671.03\*

**Median Family Income 100-110%**

2021.01\* 2053.00 2084.02\* 2101.00 2112.01\* 2114.02 2121.02 2151.01\* 2151.02\* 2172.02\* 2175.00

2221.00 2521.02 2526.02\* 2532.01 2603.02\* 2641.00 2682.00 2683.00 2701.00

**Median Family Income 110-120%**

2011.00\* 2171.01\* 2231.00 2661.00\* 2684.00\*

**Median Family Income >= 120%**

2022.00 2031.00 2032.00\* 2033.02 2091.00 2092.00 2113.00 2121.01 2131.00 2141.00 2161.00\*

2176.01 2176.02 2181.00 2233.00 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\* 2691.00\*

**Median Family Income Not Known**

2021.03 9901.00\*

**MIDDLESEX COUNTY (017), MA**

**MSA: 15764**

**Median Family Income 10-20%**

3883.00

**Median Family Income 20-30%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

3119.00\*

**Median Family Income 30-40%**

3101.02 3104.00\* 3124.00 3418.00\* 3419.04 3831.01\* 3831.02

**Median Family Income 40-50%**

3107.00\* 3111.00\* 3112.00 3120.00\* 3121.00 3422.01 3501.08\* 3507.02\* 3524.00\* 3527.00 3834.01

**Median Family Income 50-60%**

3101.01 3103.00\* 3106.01\* 3113.00 3118.00 3122.00 3213.01\* 3397.00 3424.02 3425.01 3426.00\*

3501.09\* 3549.02\* 3685.00 3687.00 3689.02

**Median Family Income 60-70%**

3106.02 3116.00 3117.00 3336.01 3412.00 3414.00\* 3415.00\* 3421.01 3423.02 3514.04 3515.00

3522.00\* 3526.00\* 3683.00

**Median Family Income 70-80%**

3102.00 3105.00\* 3114.00 3123.00 3141.02 3212.00 3333.00\* 3336.02 3364.04 3393.00 3398.03

3399.00\* 3417.00\* 3421.02 3422.02\* 3423.01\* 3424.01 3514.03\* 3539.00\* 3563.00\* 3688.00 3703.02

3704.03 3832.00\* 3834.02 3835.01

**Median Family Income 80-90%**

3001.00\* 3011.01\* 3141.01 3142.00 3143.01\* 3154.01\* 3173.02\* 3211.00\* 3215.00 3271.02\* 3302.02

3332.00 3335.02 3353.01 3395.00 3398.02\* 3400.00\* 3411.02\* 3416.00\* 3419.01\* 3501.05 3501.06\*

3501.07 3502.01\* 3513.00 3525.00\* 3546.01\* 3686.00 3840.03

**Median Family Income 90-100%**

3011.02 3125.01\* 3125.02\* 3131.02 3154.02 3162.02 3163.00 3165.00 3214.00 3216.00\* 3224.00\*

3251.02 3331.00 3334.00 3351.00 3373.00 3401.00\* 3413.02\* 3419.03 3502.02\* 3504.00\* 3512.04

3528.00 3530.00 3531.01 3531.02\* 3701.01 3703.01 3732.00\* 3835.02 3836.00 3882.00

**Median Family Income 100-110%**

3115.00\* 3143.02\* 3151.00\* 3154.03 3155.00 3161.01 3162.01 3164.00 3171.01 3173.01 3213.02

3223.00 3241.01 3271.03\* 3322.01\* 3322.02 3335.01\* 3352.00 3364.02 3413.01 3512.03\* 3523.00

3594.00\* 3641.02 3682.00 3689.01 3691.00 3825.00 3826.01\* 3833.00 3837.00 3839.04\* 3851.02

3852.01

**Median Family Income 110-120%**

3152.00 3161.02 3171.02 3222.00 3271.01\* 3311.01 3311.02 3324.01 3324.02 3341.00 3353.02

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

3361.00 3371.02\* 3372.02\* 3396.00\* 3503.00 3538.00 3543.00\* 3566.01\* 3577.00\* 3681.01 3684.00  
3701.04 3702.01\* 3702.02\* 3839.03\* 3840.04\*

**Median Family Income >= 120%**

3131.01 3171.03\* 3172.01\* 3172.02\* 3172.03 3181.00 3182.00\* 3183.00 3184.00 3201.02 3201.05\*  
3201.06 3201.07\* 3221.00 3231.01 3231.02\* 3241.02 3251.01 3261.01\* 3261.02 3281.00 3301.01\*  
3301.02 3302.01 3312.00 3313.00 3321.00\* 3323.00 3342.00 3343.00 3344.00\* 3354.00 3362.01\*  
3362.02\* 3363.00 3371.01 3372.01\* 3381.00\* 3382.00 3383.00 3384.00 3385.00\* 3391.01 3391.02\*  
3392.00 3394.00\* 3411.01\* 3505.00\* 3506.00 3507.01\* 3508.00\* 3509.00 3510.01\* 3510.02\* 3511.01\*  
3521.01\* 3521.02\* 3529.00\* 3532.00\* 3533.00 3536.00\* 3537.00 3540.00\* 3541.00 3542.00\* 3544.00\*  
3545.00\* 3546.02\* 3547.00\* 3548.00\* 3549.01\* 3550.00\* 3561.00\* 3564.00 3565.00\* 3566.02 3567.01\*  
3567.03 3567.04\* 3571.00 3572.00 3573.00 3574.00 3575.00 3576.00\* 3578.00 3581.00\* 3583.00  
3584.00 3585.00 3586.00 3587.00\* 3591.00\* 3593.03 3603.00 3611.00 3612.00 3613.00\* 3621.00  
3631.03 3631.04 3631.05 3631.06 3632.01\* 3632.02 3641.01\* 3651.00 3652.01 3652.02 3661.00  
3662.01\* 3662.02 3671.00 3672.00 3681.02\* 3701.03 3704.01 3704.02 3731.00\* 3733.00 3734.00  
3735.00 3736.00\* 3737.00\* 3738.00 3739.01 3739.02 3740.00 3741.00 3742.00 3743.00\* 3744.00  
3745.00 3746.00 3747.00 3748.00 3821.00 3822.00 3823.00\* 3824.00\* 3826.02\* 3838.00 3839.02  
3851.01\* 3852.03 3852.04 3861.00 3871.00 3872.01 3872.02 3881.00

**Median Family Income Not Known**

3364.03\* 3398.04\* 3425.02\* 3511.02\* 3593.01\* 3593.02\* 3690.00\* 9800.00\*

**ASSESSMENT AREA - 0005**

**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Low Income**

7012.04\*

**Moderate Income**

7001.03\* 7001.04 7004.07\* 7007.03\* 7012.03\* 7012.05\* 7021.01\* 7022.04\* 7022.06\* 7022.07\* 7022.10\*  
7023.00\* 7026.03\* 7028.07\* 7028.08\* 7028.09\* 7028.10\* 7029.13 7032.03\*

**Middle Income**

7001.02 7002.00 7003.04\* 7004.01\* 7004.02\* 7004.03 7004.05\* 7004.08\* 7006.02 7006.03 7007.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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7007.02\* 7008.00 7009.00 7010.01 7010.02 7011.02 7011.03\* 7011.04\* 7011.05 7012.01\* 7013.01\*  
7013.02 7014.02\* 7015.02\* 7017.00 7022.03\* 7022.08\* 7022.09\* 7025.00\* 7026.01\* 7027.01\* 7028.01\*  
7028.02\* 7028.03\* 7028.04\* 7028.05\* 7028.06\* 7028.11\* 7029.05 7029.14\* 7029.15\* 7029.18\* 7030.00  
7032.01\* 7036.00\* 7040.04\* 7040.06 7040.07 7040.08\* 7040.09\* 7040.15\* 7042.01 7042.02\* 7045.00  
7046.00 7047.00 7048.01\* 9821.11\* 9822.00\*

**Upper Income**

7003.03 7003.05\* 7003.06\* 7003.07\* 7005.01\* 7005.02 7005.03\* 7005.04\* 7005.05 7006.05\* 7013.03  
7014.01\* 7024.00 7027.02 7029.06 7029.07\* 7029.08\* 7029.09\* 7029.10\* 7029.17\* 7031.02\* 7031.03  
7031.04 7032.02\* 7037.00\* 7038.01 7038.02\* 7038.03\* 7038.04\* 7039.00 7040.05\* 7040.11\* 7040.12\*  
7040.13\* 7040.16\* 7043.02\*

**Income Not Known**

9818.02\*

**CAMDEN COUNTY (007), NJ**

**MSA: 15804**

**Median Family Income 10-20%**

6004.00\*

**Median Family Income 20-30%**

6007.00 6008.00\* 6015.00\* 6016.00\* 6017.00\* 6104.00\*

**Median Family Income 30-40%**

6009.00\* 6011.01\* 6012.00 6013.00\* 6014.00\* 6019.00\* 6020.00\* 6077.01\*

**Median Family Income 40-50%**

6010.00\* 6011.02\*

**Median Family Income 50-60%**

6041.00\* 6053.00 6070.00 6078.01\* 6082.10\* 6085.04\* 6103.00

**Median Family Income 60-70%**

6002.00 6025.03\* 6026.02\* 6077.02\* 6106.00 6110.00\* 6116.00

**Median Family Income 70-80%**

6026.01\* 6029.01 6029.02\* 6030.01 6032.01 6051.00\* 6052.00\* 6068.00 6073.00\* 6074.02 6075.07

6080.01\* 6086.00 6091.03\* 6092.02\* 6092.04\* 6105.00 6111.00\* 6113.00\* 6114.00\*

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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6030.02 6037.00\* 6042.00\* 6046.00\* 6054.00\* 6072.00\* 6074.01\* 6078.02 6083.02 6083.03 6088.00  
6090.00\* 6092.01\* 6108.00

**Median Family Income 90-100%**

6031.00 6032.02\* 6034.00\* 6057.00 6065.00 6067.00\* 6071.00\* 6075.06\* 6076.00\* 6082.02\* 6082.11\*  
6083.04\* 6085.03\* 6089.03\* 6092.05\* 6092.07\* 6109.00\* 6115.00\* 6117.00\*

**Median Family Income 100-110%**

6033.01\* 6033.03\* 6035.05\* 6036.01 6079.00\* 6082.05\* 6082.06 6082.09 6084.01 6087.00 6089.01\*  
6112.00\*

**Median Family Income 110-120%**

6039.02\* 6047.00\* 6066.00 6092.06\*

**Median Family Income >= 120%**

6033.02\* 6035.01 6035.03 6035.04 6035.06\* 6035.07\* 6036.02\* 6036.03\* 6038.00\* 6039.01\* 6043.00\*  
6044.00\* 6056.02\* 6058.00\* 6059.00\* 6060.00\* 6061.00\* 6062.00 6063.00\* 6064.00\* 6075.02 6075.03  
6075.04 6075.05\* 6084.02\* 6084.03\* 6084.04\* 6089.04\*

**Median Family Income Not Known**

6018.00\*

**GLOUCESTER COUNTY (015), NJ**

**MSA: 15804**

**Moderate Income**

5003.00\* 5004.00\* 5010.01\* 5010.02\* 5011.01\* 5011.05\* 5014.02 5014.04\* 5014.06\* 5017.04\* 5023.00\*

**Middle Income**

5001.00 5002.01 5002.02\* 5002.03\* 5002.04\* 5002.05\* 5005.00\* 5006.01\* 5007.02\* 5007.05\* 5009.00\*  
5010.03\* 5011.02\* 5011.03\* 5011.04\* 5011.06\* 5011.07\* 5012.03\* 5012.04\* 5012.05\* 5012.08\* 5012.09\*  
5012.12\* 5012.13\* 5013.01\* 5013.02 5013.03\* 5014.03\* 5015.01\* 5015.02\* 5016.04\* 5016.05\* 5016.06\*  
5016.08\* 5017.01\* 5017.02\* 5017.03\* 5018.00\* 5022.02\*

**Upper Income**

5006.02\* 5007.03 5007.04\* 5008.00\* 5012.01 5012.02\* 5012.06\* 5012.10\* 5014.05\* 5016.03\* 5016.09  
5019.00\* 5020.01\* 5020.02\* 5021.00\* 5022.01\* 5022.03\* 5022.04 5024.00\*

**ASSESSMENT AREA - 0006**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**CUMBERLAND COUNTY (041), PA**

**MSA: 25420**

**Low Income**

0121.00\* 0123.00 0131.04\*

**Moderate Income**

0101.00 0118.03\* 0120.00 0129.00\*

**Middle Income**

0102.03\* 0103.00 0105.00\* 0106.00 0107.00 0108.00\* 0110.02 0111.02 0112.00\* 0113.04 0113.05  
0114.00\* 0115.00\* 0116.06\* 0116.08\* 0117.00 0118.06\* 0119.01\* 0119.02\* 0122.00\* 0124.00 0125.01  
0126.00 0127.02 0128.01\* 0128.02\* 0130.00 0131.03\* 0131.05\* 0132.00\*

**Upper Income**

0102.01\* 0102.04 0104.00\* 0109.00\* 0111.01\* 0113.01\* 0113.03\* 0113.06\* 0113.07\* 0116.02\* 0116.07\*  
0118.04 0118.05\* 0118.07\* 0125.02 0127.01\*

**Income Not Known**

9810.01\* 9816.06\*

**DAUPHIN COUNTY (043), PA**

**MSA: 25420**

**Low Income**

0203.00\* 0211.00\* 0212.00\* 0213.00\* 0214.00\* 0215.00\* 0237.00\* 0255.00\*

**Moderate Income**

0201.00 0204.00\* 0209.00\* 0216.00\* 0217.00\* 0219.03 0220.00\* 0222.00\* 0223.00\* 0224.03\* 0233.00\*  
0234.00\* 0235.00\* 0238.00\* 0241.01\* 0249.00\* 0250.00\* 0251.00\*

**Middle Income**

0205.00\* 0208.00 0221.00\* 0225.02\* 0226.05\* 0226.06 0227.01\* 0227.02\* 0228.00\* 0229.01\* 0229.02\*  
0230.00\* 0231.00\* 0236.02\* 0239.00\* 0240.01\* 0241.02\* 0242.00 0245.02 0246.02 0247.00\* 0248.01  
0248.02\* 0252.00\* 0253.00\* 0254.00\*

**Upper Income**

0218.00 0219.01\* 0219.04 0224.01\* 0225.01\* 0226.01\* 0226.04\* 0236.01\* 0240.02\* 0241.04\* 0241.05  
0243.00 0244.00\* 0245.03\* 0246.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**PERRY COUNTY (099), PA**

**MSA: 25420**

**Middle Income**

0301.00\* 0302.01\* 0302.02 0303.01\* 0303.02\* 0304.00 0305.01\* 0305.02\* 0306.01\* 0306.02\*

**ASSESSMENT AREA - 0007**

**HARTFORD COUNTY (003), CT**

**MSA: 25540**

**Median Family Income 10-20%**

5018.00\* 5041.00\*

**Median Family Income 20-30%**

5001.00\* 5002.00 5003.00 5009.00 5012.00 5017.00\* 5028.00 5031.01\* 5043.00\*

**Median Family Income 30-40%**

4153.00 4162.00\* 4171.00 5013.00\* 5015.00\* 5027.00 5030.00 5033.00\* 5035.00\* 5037.00\* 5042.00\*

5113.00 5147.00\* 5246.00\*

**Median Family Income 40-50%**

4155.00\* 4158.00\* 4159.00\* 4160.00\* 4161.00\* 4163.00\* 5004.00\* 5014.00\* 5024.00 5045.00\* 5049.00\*

5106.00 5148.00\* 5245.01\*

**Median Family Income 50-60%**

4054.02\* 4061.00 4156.00\* 4166.00\* 4167.00\* 4172.00\* 4806.00\* 4807.00\* 4961.00 5023.00 5025.00

5026.00\* 5102.00 5103.00 5104.00 5244.00

**Median Family Income 60-70%**

4154.00\* 4168.00 4711.00\* 5005.00\* 5029.00\* 5031.02\* 5039.00 5040.00\* 5048.00\* 5105.00 5108.00\*

5144.00 5146.00

**Median Family Income 70-80%**

4051.00\* 4055.00\* 4056.00 4057.00\* 4165.00\* 4175.00\* 4205.00 4206.01\* 4305.01\* 4712.00\* 5107.00\*

5112.00\* 5142.00 5145.00 5247.00\*

**Median Family Income 80-90%**

4001.01\* 4052.00 4060.01\* 4157.00 4174.00\* 4207.00\* 4301.00\* 4303.02\* 4736.02\* 4763.00\* 4803.00

4841.00 4901.00 4923.00 4941.00 4942.01 4968.00\* 5101.00\* 5141.04 5151.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Median Family Income 90-100%**

4001.02\* 4715.00 4734.00 4735.02\* 4738.00 4761.00 4762.00\* 4804.00\* 4805.00 4808.00\* 4811.00\*  
4924.00 4945.00 4946.00\* 4967.00\* 5109.00\* 5114.00 5141.03\* 5143.00\* 5243.00\*

**Median Family Income 100-110%**

3301.00 4053.00 4054.01 4058.01\* 4060.02\* 4164.00 4204.00\* 4206.02\* 4304.00\* 4306.04 4602.04  
4701.00 4713.00 4731.00\* 4737.00 4812.00\* 4813.00 4903.03\* 4943.00 4962.00 5111.00\* 5149.00\*  
5150.00\* 5203.02 5242.00

**Median Family Income 110-120%**

4058.02 4302.01\* 4302.03\* 4306.03 4602.03 4641.02 4662.01\* 4735.01\* 4842.00 4903.04 4922.00  
4926.00\* 4944.00 4963.00 4969.00 4971.00 5021.00 5110.00\* 5141.01\* 5152.00\* 5203.01

**Median Family Income >= 120%**

4002.00\* 4003.00\* 4059.00\* 4101.01 4101.02\* 4302.02\* 4303.01\* 4305.02 4306.02\* 4601.00 4602.02\*  
4603.01 4603.02 4621.01\* 4621.02 4622.01 4622.02\* 4641.01 4661.01\* 4661.02 4662.02 4663.00\*  
4664.00\* 4681.01\* 4681.02\* 4714.00\* 4736.01 4771.01\* 4771.03\* 4771.04 4772.00\* 4809.00\* 4810.00\*  
4871.00\* 4872.01\* 4872.02\* 4873.00 4874.00 4875.00 4921.00 4925.00\* 4942.02 4964.00 4965.00\*  
4966.00\* 4970.00\* 4972.00\* 4973.00\* 4974.00 4975.00 4976.00\* 4977.00 5151.01\* 5201.00\* 5202.01\*  
5202.02\* 5204.00 5205.01\* 5241.00 5245.02\*

**Median Family Income Not Known**

4173.00\* 5038.00\* 9800.01\* 9800.02\* 9800.03\* 9801.00\*

**MIDDLESEX COUNTY (007), CT**

**MSA: 25540**

**Low Income**

5411.00\*

**Moderate Income**

5413.01\* 5413.02\* 5417.00\* 5602.00\*

**Middle Income**

5412.00 5414.02\* 5415.00\* 5420.00\* 5421.00\* 5422.00\* 5501.00\* 5502.02\* 5701.00 5901.01 5901.02\*  
5951.01\* 5951.02\* 6001.00\* 6101.00 6102.00\* 6103.00\* 6104.00\* 6201.00\* 6301.01\* 6702.00\* 6801.01\*  
6802.00\*

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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5414.01 5502.01\* 5601.00 5702.00 5703.00 5801.00\* 5851.00\* 6301.02\* 6401.00\* 6701.00\* 6801.02\*

**Income Not Known**

5416.00\* 9901.00\*

**TOLLAND COUNTY (013), CT**

**MSA: 25540**

**Moderate Income**

5301.00 5302.00\* 5303.01\* 8901.00\*

**Middle Income**

5281.00\* 5303.02 5304.00\* 5305.00 5306.00\* 5331.03 5351.02\* 5352.00\* 8401.00\* 8501.00 8601.00\*

8811.00 8813.00\* 8902.02 8902.03\* 8902.04\*

**Upper Income**

5261.01 5261.02\* 5291.00\* 5331.02\* 5331.04\* 5351.01\* 5382.01 5382.02\* 8502.00\* 8812.00\* 8815.00\*

**Income Not Known**

5381.00\*

**ASSESSMENT AREA - 0008**

**LANCASTER COUNTY (071), PA**

**MSA: 29540**

**Median Family Income 40-50%**

0001.00 0008.00\* 0014.00\* 0147.00\*

**Median Family Income 50-60%**

0009.00\* 0112.00\* 0114.00\*

**Median Family Income 70-80%**

0003.00\* 0004.00\* 0005.00\* 0012.00\* 0106.01 0109.02 0110.00\* 0122.00 0124.03 0128.00 0131.02\*

0135.04\* 0146.04

**Median Family Income 80-90%**

0002.00\* 0006.00\* 0007.00\* 0010.00\* 0011.00 0101.02\* 0102.02\* 0103.02 0107.02\* 0113.00\* 0120.02

0123.02\* 0125.02\* 0135.05\* 0136.02\* 0141.01\* 0142.01\*

**Median Family Income 90-100%**

0104.00 0107.01\* 0115.02 0118.07\* 0119.04\* 0123.01\* 0124.02\* 0127.01\* 0129.00\* 0131.01\* 0133.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0135.02\* 0137.01\* 0144.01 0144.02\* 0145.02\* 0146.01\* 0146.03\*

**Median Family Income 100-110%**

0101.03\* 0102.01\* 0105.01\* 0105.02\* 0108.02\* 0109.01\* 0111.02\* 0115.03\* 0115.05\* 0116.00\* 0117.04\*

0117.05\* 0117.06\* 0118.03\* 0124.04\* 0126.01 0126.02\* 0132.02 0132.03\* 0133.05\* 0134.00\* 0137.03

0140.00 0141.02\* 0143.01 0143.02 0145.01\*

**Median Family Income 110-120%**

0101.04 0103.01\* 0106.02\* 0108.03\* 0118.02 0118.06 0120.01 0121.03\* 0121.05\* 0121.06 0125.01\*

0130.01\* 0130.02\* 0132.04\* 0133.03 0136.01\* 0137.04\* 0139.01 0139.02\*

**Median Family Income >= 120%**

0108.04\* 0111.01\* 0115.04\* 0117.01 0117.07\* 0118.01\* 0118.05 0119.01\* 0119.03\* 0121.07 0127.02

0133.06\* 0135.03\* 0138.00\* 0142.02\*

**ASSESSMENT AREA - 0009**

**LEBANON COUNTY (075), PA**

**MSA: 30140**

**Low Income**

0002.00\* 0003.00\*

**Moderate Income**

0001.00 0004.01 0004.02\* 0029.00\* 0036.00\*

**Middle Income**

0005.00 0020.00\* 0022.00\* 0023.00\* 0024.00\* 0025.00\* 0026.00\* 0027.01\* 0027.02\* 0028.01\* 0028.02\*

0030.00 0031.00 0033.00\* 0034.00\* 0035.00 0037.00\* 0039.01\* 0039.02\* 0040.00\*

**Upper Income**

0021.00 0032.00\* 0038.01 0038.02\* 0041.00\* 0042.00\*

**ASSESSMENT AREA - 0010**

**HILLSBOROUGH COUNTY (011), NH**

**MSA: 31700**

**Low Income**

0003.00\* 0006.00\* 0014.00\* 0015.00\* 0016.00\* 0020.00\* 0105.00 0107.00\* 0108.02

**Moderate Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0002.02\* 0002.03\* 0008.00\* 0013.00\* 0017.00\* 0019.00 0021.00\* 0022.00\* 0023.00\* 0024.00\* 0025.00  
0028.02 0106.00 0108.01 0109.00\* 0111.01\* 0111.02 0141.01 0162.03\* 0250.00\* 0255.01

**Middle Income**

0001.03\* 0002.04 0007.00\* 0009.01\* 0009.02\* 0010.00 0011.00\* 0012.00\* 0018.00 0026.00\* 0028.01  
0101.00\* 0102.01 0102.02 0103.01\* 0103.02\* 0110.00\* 0113.00 0114.02\* 0115.00 0122.01\* 0122.02  
0131.01\* 0142.02\* 0143.01\* 0161.00\* 0162.02\* 0162.04\* 0185.01\* 0185.02\* 0190.00\* 0195.01\* 0210.01  
0210.02\* 0215.00\* 0220.00\* 0225.01\* 0225.02\* 0230.01\* 0230.02\* 0240.00\* 0255.02 2001.01 2002.01  
2004.00\*

**Upper Income**

0001.04\* 0027.01\* 0027.02\* 0029.01\* 0029.02 0029.03 0104.00 0112.00 0114.01\* 0121.01\* 0121.02\*  
0123.01 0123.02 0131.02 0141.02 0142.01\* 0143.02\* 0151.00 0152.00 0171.01 0171.02 0180.01\*  
0180.02 0195.02\* 0200.00\* 2003.00 2005.00

**Income Not Known**

9801.01

**ASSESSMENT AREA - 0011**

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income 20-30%**

0005.08\*

**Median Family Income 30-40%**

0015.01\* 0036.05\* 0036.06\* 0108.03\* 0146.01\*

**Median Family Income 40-50%**

0002.24\* 0006.11\* 0007.10\* 0007.19\* 0014.01\* 0016.05\* 0017.04\* 0018.02\* 0019.01\* 0019.04\* 0020.01\*  
0020.03\* 0030.05\* 0053.03\* 0053.04\* 0054.03\* 0054.09\* 0057.07\* 0066.04\* 0093.22\* 0100.24\* 0100.26\*  
0107.06\* 0108.05\* 0109.00\* 0111.04\* 0112.03\* 0113.02\*

**Median Family Income 50-60%**

0002.12\* 0002.22\* 0002.23\* 0002.28\* 0004.11\* 0004.18\* 0005.05\* 0006.09\* 0007.05\* 0007.14\* 0010.04\*  
0017.01\* 0017.02\* 0018.01\* 0024.03\* 0024.04\* 0025.01\* 0030.01\* 0031.00\* 0034.00\* 0036.03\* 0042.04\*  
0049.01\* 0050.04\* 0051.04\* 0052.01\* 0052.02\* 0053.05\* 0054.10\* 0055.05\* 0057.05\* 0063.03\* 0066.03\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0066.07\* 0093.14\* 0093.15\* 0098.11\* 0102.05\* 0108.06\* 0110.10\* 0111.03\* 0114.05\* 0114.08\* 0120.02\*  
0135.00\*

**Median Family Income 60-70%**

0002.19\* 0003.06\* 0003.12\* 0004.02\* 0004.14 0004.16 0005.04\* 0005.06\* 0006.07\* 0007.11\* 0007.12\*  
0007.15\* 0007.18\* 0008.04\* 0008.06\* 0008.07\* 0009.03\* 0010.05\* 0010.07\* 0011.03\* 0015.02\* 0016.06\*  
0018.03\* 0020.04\* 0022.02\* 0023.00\* 0024.02\* 0025.02\* 0028.00\* 0029.00\* 0030.04\* 0030.06\* 0036.04\*  
0036.07\* 0039.11\* 0039.13\* 0049.03\* 0050.02\* 0051.03\* 0053.06\* 0054.05\* 0054.06\* 0055.04\* 0057.08\*  
0062.01\* 0063.04\* 0064.03\* 0076.03\* 0083.09\* 0090.20\* 0090.21\* 0090.26\* 0090.31\* 0091.02 0093.24\*  
0093.26\* 0095.05\* 0095.06\* 0097.05\* 0099.04\* 0100.23\* 0102.07\* 0102.08\* 0105.01\* 0106.09\* 0108.04\*  
0110.03\* 0112.05\* 0114.07\* 0117.02\* 0132.01\* 0138.01\* 0148.00\* 0202.00\*

**Median Family Income 70-80%**

0001.24\* 0002.06\* 0002.15\* 0002.18\* 0002.20\* 0002.25\* 0003.09\* 0003.10\* 0004.08\* 0004.17\* 0004.20\*  
0006.02\* 0006.10\* 0007.20\* 0008.05\* 0009.08\* 0012.09\* 0013.01\* 0014.02\* 0019.03\* 0043.03\* 0044.03\*  
0044.04\* 0054.07\* 0055.06\* 0058.04\* 0059.03\* 0064.02\* 0070.05\* 0070.06\* 0083.12\* 0085.03\* 0088.05\*  
0089.09\* 0090.61\* 0090.63\* 0091.01\* 0093.17\* 0093.20\* 0093.23\* 0096.01\* 0096.02\* 0097.06\* 0099.08\*  
0100.15\* 0100.18\* 0100.21\* 0102.14\* 0110.12\* 0114.06\* 0131.00\* 0134.00\* 0136.00\* 0137.00\* 0171.01\*  
0178.00\* 0203.00\*

**Median Family Income 80-90%**

0001.09\* 0002.13\* 0002.21\* 0002.27\* 0003.11\* 0004.09\* 0004.10\* 0005.07\* 0005.09\* 0006.01\* 0007.17\*  
0008.08\* 0009.07\* 0010.06\* 0011.01\* 0013.02\* 0016.08\* 0026.00\* 0037.09\* 0039.16\* 0050.03\* 0051.02\*  
0056.00\* 0057.01\* 0057.06\* 0058.03\* 0064.01\* 0070.03\* 0070.04\* 0070.07\* 0072.00\* 0077.08\* 0084.30\*  
0090.15\* 0090.27\* 0090.30\* 0090.51\* 0090.52\* 0090.57\* 0090.65\* 0093.16\* 0093.25\* 0094.02\* 0098.06\*  
0099.09\* 0100.10\* 0100.17\* 0100.19\* 0102.13\* 0103.02\* 0104.00\* 0106.22\* 0107.08\* 0114.12\* 0116.02\*  
0120.01\* 0121.02\* 0121.03\* 0139.00\* 0147.01\* 0170.00 0175.00\* 0176.00\* 0184.00\* 0188.02\*

**Median Family Income 90-100%**

0001.26\* 0004.13\* 0004.15\* 0004.19\* 0007.13\* 0007.16\* 0009.04\* 0010.03\* 0016.03\* 0017.05\* 0022.01\*  
0027.10\* 0039.12\* 0039.17\* 0041.03\* 0042.05\* 0044.05\* 0047.04\* 0055.03\* 0059.01\* 0059.02 0059.04\*  
0063.02\* 0066.06\* 0069.01\* 0078.09\* 0083.10\* 0083.13\* 0084.19\* 0090.22\* 0090.62\* 0090.64\* 0092.00\*  
0100.12\* 0100.20\* 0100.25\* 0102.09\* 0102.11\* 0106.26\* 0107.07\* 0110.11\* 0110.13\* 0114.09\* 0117.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0119.00\* 0123.01\* 0125.02\* 0129.00\* 0130.00\* 0133.02\* 0158.00\* 0159.00\* 0169.00\* 0171.02\* 0173.00\*  
0177.00\* 0188.03\*

**Median Family Income 100-110%**

0001.25\* 0001.40\* 0002.04\* 0002.11\* 0002.16\* 0003.02\* 0003.07\* 0003.08\* 0004.05\* 0006.03\* 0009.05\*  
0010.08\* 0012.04\* 0012.07\* 0027.05\* 0027.08\* 0037.04\* 0039.14\* 0042.07\* 0043.01\* 0049.04\* 0065.01\*  
0065.03\* 0083.08\* 0083.15\* 0084.24\* 0088.08\* 0089.07\* 0090.24\* 0090.28\* 0090.49\* 0090.50\* 0090.54\*  
0090.66\* 0093.12\* 0093.18\* 0094.01\* 0095.03\* 0098.03\* 0099.06\* 0100.16\* 0106.08\* 0106.21\* 0106.23\*  
0107.05\* 0110.08\* 0110.09\* 0112.04\* 0116.01\* 0121.01\* 0121.05\* 0126.01\* 0133.01\* 0146.02\* 0155.01\*  
0156.00\* 0160.00\* 0167.00\* 0174.02\* 0181.00\* 0191.00\* 0199.02\* 0200.01\*

**Median Family Income 110-120%**

0001.32\* 0027.02\* 0039.15\* 0058.06\* 0062.05\* 0076.05\* 0077.05\* 0083.14\* 0087.03\* 0088.06\* 0088.10\*  
0089.06\* 0090.29\* 0090.44\* 0090.55\* 0090.56\* 0090.59\* 0098.10\* 0099.05\* 0100.13\* 0107.09\* 0107.10\*  
0111.06\* 0118.00\* 0121.04\* 0126.02\* 0149.00\* 0151.03\* 0183.00\* 0186.02\* 0189.02\* 0193.01\* 0193.02\*  
0194.02\* 0199.01\* 4901.00\*

**Median Family Income >= 120%**

0001.07\* 0001.15\* 0001.18\* 0001.20\* 0001.21\* 0001.22\* 0001.23\* 0001.27\* 0001.28\* 0001.29\* 0001.30\*  
0001.31\* 0001.34\* 0001.42\* 0001.43\* 0001.45\* 0001.46\* 0002.26\* 0006.05\* 0006.12\* 0011.02\* 0011.04\*  
0012.05\* 0012.06\* 0016.07\* 0021.00\* 0027.07\* 0027.09\* 0037.03\* 0037.07\* 0037.08\* 0037.10\* 0038.01\*  
0038.03\* 0038.04\* 0039.06\* 0039.09\* 0039.18\* 0039.19\* 0039.21\* 0039.22\* 0040.00\* 0041.02\* 0041.05\*  
0041.06\* 0042.06\* 0042.08\* 0043.04\* 0044.06\* 0045.00\* 0046.02\* 0046.05\* 0046.07\* 0046.08\* 0047.01\*  
0047.03\* 0047.05\* 0058.05\* 0060.02\* 0060.03\* 0060.04\* 0061.03\* 0061.04\* 0061.05\* 0061.06\* 0062.03\*  
0062.06\* 0065.04\* 0066.08\* 0067.05\* 0067.06\* 0067.07\* 0067.09\* 0067.13\* 0067.14\* 0067.17\* 0067.18  
0067.19\* 0067.20\* 0067.21\* 0067.22\* 0068.01\* 0068.02\* 0069.02\* 0071.04\* 0073.00\* 0074.01\* 0074.02\*  
0074.03\* 0075.01\* 0075.03\* 0076.01\* 0076.07\* 0076.08\* 0076.09\* 0076.10\* 0077.04\* 0077.06\* 0077.09\*  
0078.01\* 0078.05\* 0078.06\* 0078.07\* 0078.08\* 0079.01\* 0079.02\* 0080.00\* 0081.01\* 0081.02\* 0082.02\*  
0082.05\* 0082.06\* 0082.07\* 0082.08\* 0082.09\* 0083.05 0083.11\* 0084.09\* 0084.15\* 0084.16\* 0084.18\*  
0084.20\* 0084.21 0084.22\* 0084.23\* 0084.26\* 0084.27\* 0084.28\* 0084.29\* 0084.31\* 0085.02\* 0085.04\*  
0086.01\* 0086.03\* 0086.04\* 0087.02\* 0087.04\* 0088.07\* 0088.09\* 0089.08\* 0089.10\* 0089.11\* 0090.10  
0090.14\* 0090.39\* 0090.40 0090.43\* 0090.48\* 0090.53\* 0090.58\* 0090.60\* 0093.05\* 0093.19\* 0095.04\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

0097.03\* 0097.04 0098.04\* 0098.09\* 0098.12\* 0099.03\* 0099.07\* 0100.22\* 0101.93\* 0101.98\* 0102.01\*  
0102.12\* 0103.01\* 0103.03\* 0105.02\* 0106.04\* 0106.10\* 0106.13\* 0106.18\* 0106.19\* 0106.20\* 0106.24\*  
0106.25\* 0110.14\* 0110.15\* 0111.05\* 0112.06\* 0114.10\* 0114.11\* 0115.00 0122.00\* 0123.02\* 0124.01\*  
0124.02\* 0124.03\* 0125.01 0127.01\* 0127.02\* 0128.01\* 0128.02\* 0132.02\* 0142.00\* 0143.00\* 0144.00\*  
0145.00\* 0147.02\* 0150.01\* 0150.02\* 0151.01\* 0151.02\* 0152.01\* 0152.02\* 0153.00 0154.00\* 0155.02\*  
0157.00\* 0161.00\* 0162.00\* 0163.00\* 0164.01\* 0164.02\* 0165.01\* 0165.02\* 0166.00\* 0168.00\* 0172.00\*  
0174.01\* 0179.01\* 0179.02\* 0180.01\* 0180.02\* 0180.03\* 0182.00\* 0185.00\* 0186.01\* 0187.00\* 0188.01\*  
0189.01\* 0190.00\* 0192.00\* 0194.01\* 0195.01\* 0195.02\* 0196.00\* 0197.00\* 0198.01\* 0198.02\* 0200.02\*  
0201.00\*

**Median Family Income Not Known**

0001.41 0001.44\* 0009.06\* 0012.08 0037.05\* 0037.06\* 0066.05\* 0067.15\* 0067.16\* 0071.01\* 0071.03\*  
0077.07\* 0084.25\* 0089.04\* 0093.21\* 0093.27\* 0113.01\* 0138.02\* 0141.00\* 9801.00\* 9802.00\* 9803.00\*  
9804.00\* 9805.00\* 9806.00\* 9807.00\* 9808.00\* 9809.00\* 9810.00\* 9811.00 9812.00\* 9813.00\* 9900.00\*

**ASSESSMENT AREA - 0012**

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 40-50%**

1002.08 1003.06 1003.07\* 1007.00

**Median Family Income 50-60%**

1001.04 1016.05\*

**Median Family Income 60-70%**

1001.03\* 1002.13 1003.02 1003.04 1004.03 1005.00\* 1014.04 1014.05 1016.03 1025.00 1057.02  
1058.07\*

**Median Family Income 70-80%**

1001.02 1002.06\* 1002.07\* 1003.03\* 1004.01\* 1004.02\* 1004.04\* 1004.08 1006.00 1008.05\* 1008.07  
1008.11 1016.07\* 1018.08\* 1031.01\* 1031.02\* 1031.03\* 1038.00\* 1041.00\* 1047.01 1058.05\* 1058.08  
1058.09 1058.10\* 1058.11\* 1059.00\* 1062.01 1065.00\* 1066.00\*

**Median Family Income 80-90%**

1001.05\* 1002.01 1002.14 1004.06 1004.07\* 1008.03\* 1011.00 1015.03 1015.04\* 1015.06\* 1020.04

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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1021.02\* 1024.01\* 1024.02\* 1055.10 1057.04 1058.01 1058.12\* 1062.02\* 1064.01

**Median Family Income 90-100%**

1002.10 1002.11 1002.12\* 1008.04\* 1009.00 1014.03\* 1016.09 1016.10\* 1018.07\* 1021.04 1023.00\*

1026.00\* 1027.00\* 1028.01\* 1034.00\* 1037.00\* 1039.00 1042.01 1042.04 1060.00\* 1064.02

**Median Family Income 100-110%**

1008.09 1014.01 1018.10\* 1019.00\* 1020.02\* 1033.00\* 1040.00 1047.03\* 1048.00 1049.02 1050.09\*

1050.12\* 1056.00 1061.00 1063.00

**Median Family Income 110-120%**

1015.05 1020.03\* 1043.03\* 1050.03 1052.06 1054.01

**Median Family Income >= 120%**

1008.08 1018.02\* 1018.05\* 1018.09\* 1042.03 1043.01\* 1043.04\* 1044.00\* 1045.02 1045.03\* 1045.05

1045.06\* 1046.01\* 1046.03 1046.04\* 1047.02 1049.01 1050.04\* 1050.06\* 1050.08\* 1050.10\* 1050.11\*

1050.13\* 1051.00 1052.02 1052.03 1052.07 1052.08 1053.00 1054.02 1055.05 1055.06 1055.07

1055.08 1055.09 1055.11

**Median Family Income Not Known**

1016.11\* 9800.00

**CHESTER COUNTY (029), PA**

**MSA: 33874**

**Median Family Income 30-40%**

3054.00\*

**Median Family Income 40-50%**

3014.01\* 3055.00\* 3056.00\* 3080.00\* 3116.00\*

**Median Family Income 50-60%**

3034.02 3057.00\* 3082.00\*

**Median Family Income 60-70%**

3028.06\* 3041.01\* 3049.00 3063.00 3065.03\* 3077.00\*

**Median Family Income 70-80%**

3008.00\* 3009.00 3011.00\* 3024.00 3026.00 3034.01\* 3050.00 3053.00\* 3072.00\* 3074.00\* 3114.01

3118.00

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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3001.03\* 3007.00 3016.00\* 3027.02 3041.02\* 3051.01\* 3070.00\* 3078.00\* 3079.00\*

**Median Family Income 90-100%**

3013.00 3014.02\* 3028.03\* 3033.01 3044.04 3051.02\* 3060.00\* 3068.00 3073.00\* 3081.02\* 3114.03  
3115.00

**Median Family Income 100-110%**

3004.00\* 3006.00\* 3022.06 3025.00 3027.05\* 3028.07\* 3038.01 3038.03\* 3042.01\* 3044.03\* 3071.00\*  
3081.01\* 3110.00 3112.00\* 3114.04\* 3117.01

**Median Family Income 110-120%**

3003.03\* 3005.02\* 3010.02\* 3021.02\* 3021.03 3021.04 3022.03\* 3023.00 3029.01 3035.01\* 3046.00\*  
3111.00 3117.02

**Median Family Income >= 120%**

3001.01\* 3001.04 3001.06 3001.07 3001.08 3001.09 3002.01 3002.02 3003.01\* 3003.02\* 3005.01  
3010.01 3015.00\* 3017.00\* 3018.00\* 3019.00\* 3020.00\* 3022.04 3022.05 3027.03 3027.04\* 3027.06  
3028.02 3028.04 3029.02 3030.00 3031.00 3033.02 3035.02 3038.04 3039.01\* 3039.02\* 3040.00  
3043.00 3044.05 3044.06\* 3045.02\* 3045.03\* 3045.04 3065.01 3065.04\* 3066.00\* 3067.00 3069.00\*  
3113.00

**Median Family Income Not Known**

3022.07 9800.00\*

**MONTGOMERY COUNTY (091), PA**

**MSA: 33874**

**Median Family Income 20-30%**

2039.01\*

**Median Family Income 30-40%**

2038.04\*

**Median Family Income 40-50%**

2005.02 2024.01\* 2038.01 2088.01 2088.02 2089.01\* 2089.03

**Median Family Income 50-60%**

2009.02 2009.08\* 2035.00\* 2038.03\* 2039.02 2057.00\* 2062.02 2081.00\* 2087.04 2089.04 2090.00

**Median Family Income 60-70%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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2003.01 2013.02\* 2037.01 2053.00 2066.00\* 2072.01\* 2089.05\* 2089.06\* 2092.01 2092.02\*

**Median Family Income 70-80%**

2003.07 2008.00\* 2009.01 2009.03\* 2012.04 2013.01\* 2016.03\* 2016.06 2017.04 2034.01\* 2034.03

2036.02 2040.07 2062.01\* 2069.04 2071.04 2072.02\* 2073.00\* 2086.04\* 2087.03\*

**Median Family Income 80-90%**

2001.06 2003.06 2003.08 2004.02\* 2006.06 2007.04\* 2007.07 2007.08\* 2009.07\* 2016.04 2016.05

2017.03\* 2020.00\* 2033.02\* 2033.03\* 2040.08 2058.05 2058.06\* 2058.07 2058.10 2059.05 2069.06\*

2070.04 2075.00 2076.00\* 2079.00 2080.00\* 2082.01\* 2083.01 2084.00\* 2085.00\*

**Median Family Income 90-100%**

2007.03 2009.06 2010.03\* 2010.04 2016.07\* 2017.06\* 2018.00 2019.02 2022.01 2022.02\* 2023.02\*

2024.02 2033.04 2034.02 2040.02 2041.04\* 2043.00 2050.00\* 2060.06 2060.07\* 2061.06 2065.02\*

2069.01\* 2069.05 2078.00 2086.03 2091.00 2101.00 2104.00 2106.00

**Median Family Income 100-110%**

2001.04 2002.00\* 2003.05\* 2003.09\* 2004.01\* 2005.01\* 2005.06\* 2005.07 2006.02 2011.00 2015.01\*

2016.08 2017.05 2025.00\* 2031.06 2032.03 2041.01 2058.08\* 2058.09 2059.06\* 2060.04\* 2060.05

2064.00 2068.02\* 2071.03\* 2074.00 2082.03\* 2083.04\* 2086.01\* 2087.02 2102.00\* 2103.00\*

**Median Family Income 110-120%**

2001.03 2001.05 2006.03\* 2014.06 2014.07\* 2014.10\* 2021.00\* 2026.03 2030.00 2047.02 2061.04\*

2061.07 2071.01\* 2082.04\* 2083.03\*

**Median Family Income >= 120%**

2003.10\* 2005.05 2006.05 2006.07\* 2010.05\* 2010.06\* 2012.01 2012.03 2014.04\* 2014.08\* 2014.09\*

2014.11 2015.02\* 2019.01 2023.01 2026.02\* 2026.04 2031.03 2031.04 2031.05 2032.04 2032.05

2032.07 2032.08\* 2040.09\* 2040.10 2041.03\* 2042.00\* 2044.00 2045.00 2046.00 2047.01\* 2048.00\*

2049.00\* 2051.00 2052.00 2054.01\* 2054.02 2055.01 2055.02\* 2055.03 2056.00 2058.11 2059.03

2059.04 2061.05\* 2061.08\* 2063.00 2065.01\* 2067.03\* 2067.04\* 2068.01\* 2070.01 2070.03\* 2105.00\*

2107.00

**Median Family Income Not Known**

2036.01\* 9800.00\* 9801.00\* 9802.00\* 9803.00\*

**ASSESSMENT AREA - 0013**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income 20-30%**

4067.02\*

**Median Family Income 30-40%**

4070.00\*

**Median Family Income 40-50%**

4068.01 4068.02 4072.01\* 4111.00\* 4140.01\* 4142.02\* 4143.04 5172.01\*

**Median Family Income 50-60%**

3042.04\* 4069.00\* 4078.02\* 4144.00

**Median Family Income 60-70%**

4048.00\* 4067.01 4072.03\* 4079.00\* 4110.00 4132.00 4140.02\* 4143.01 5173.02\*

**Median Family Income 70-80%**

3011.01\* 3032.04\* 3040.02\* 3042.02\* 4052.00\* 4053.02\* 4072.04\* 4073.02\* 4074.01 4074.02\* 4075.01\*  
4075.02\* 4121.00\* 4124.00\* 4141.00\* 4142.01\* 4168.02\* 5171.01\*

**Median Family Income 80-90%**

3003.00 3004.00 3024.00 3038.00 3041.00\* 4043.00 4049.01\* 4050.00\* 4051.00\* 4053.01\* 4055.00\*  
4062.01\* 4071.01\* 4088.00\* 4093.00\* 4123.01 4139.00\* 4165.00\* 4167.01\* 5180.00 5191.00\* 5193.00  
5200.02\* 5220.00\*

**Median Family Income 90-100%**

3008.00 3013.00 3030.00 3036.00 3037.00\* 3042.03\* 4049.02 4054.00 4071.02\* 4082.00 4086.00  
4089.00\* 4090.00\* 4091.00\* 4099.00\* 4100.00\* 4103.00\* 4104.00\* 4105.00 4108.00\* 4129.00\* 4130.02\*  
4145.02\* 4161.00\* 4162.02\* 4167.02\* 5173.01\* 5179.02\* 5189.00 5190.00\* 5202.00\* 5208.00\* 5210.00\*

**Median Family Income 100-110%**

3018.00\* 3026.00\* 3027.00\* 3033.02 4056.00\* 4057.00\* 4060.01\* 4060.02\* 4076.00\* 4080.00\* 4083.00  
4084.00\* 4092.00\* 4094.00\* 4098.00 4106.00 4109.00\* 4117.00 4119.01 4130.01\* 4136.00\* 4137.00\*  
4143.03\* 4145.01\* 4150.00\* 4151.01\* 4163.00\* 5170.00 5171.02\* 5175.00\* 5176.00\* 5185.02 5194.00\*  
5195.00\* 5200.01\* 5204.01\* 5205.01\* 5205.02\* 5209.00\* 5213.02\*

**Median Family Income 110-120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

3001.00\* 3005.00\* 3007.00 3022.00\* 3028.00 3031.02\* 3033.01 3035.00\* 4047.00 4058.00\* 4059.00\*  
4062.02\* 4073.01 4077.00\* 4081.00\* 4085.00\* 4087.00\* 4096.00\* 4097.00\* 4102.00\* 4107.00\* 4112.00  
4113.02\* 4118.00\* 4122.00\* 4128.00\* 4131.00\* 4133.00\* 4134.00\* 4135.00\* 4138.03\* 4138.04\* 4146.00\*  
4147.00\* 4153.00\* 4154.01 4162.01\* 5192.00\* 5199.00\* 5203.00\* 5204.02 5206.00\* 5207.00\* 5211.00\*  
5212.00\* 5213.01\* 5215.00\* 5218.01 5218.02

**Median Family Income >= 120%**

3006.00 3009.01\* 3009.02\* 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\* 3029.00\* 3031.01 3032.03\* 3034.00\* 3039.00\*  
3040.01\* 4044.00\* 4045.00 4046.00\* 4061.00\* 4063.00\* 4064.00 4065.01\* 4066.00\* 4078.01\* 4095.00\*  
4101.00 4113.01\* 4114.00\* 4115.00\* 4116.00\* 4119.02\* 4120.00\* 4123.02\* 4125.00\* 4126.00\* 4127.00\*  
4148.00 4149.00\* 4151.02\* 4152.01\* 4152.02\* 4154.02\* 4155.00\* 4156.00\* 4157.00 4158.02\* 4160.00  
4164.01\* 4164.02\* 4166.00\* 4168.01\* 4169.00\* 5174.00 5177.01\* 5177.05\* 5178.01\* 5178.02\* 5179.01\*  
5181.00\* 5182.01\* 5182.03\* 5182.04\* 5183.00\* 5184.00\* 5185.01 5186.00 5187.00\* 5188.00\* 5196.01\*  
5196.02\* 5197.02\* 5197.03\* 5197.04\* 5198.01\* 5198.02 5201.00\* 5214.00\* 5216.01\* 5216.02\* 5217.00\*  
5219.02\* 5227.00\*

**Median Family Income Not Known**

5172.02\* 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%**

1460.04\* 1464.03\* 1473.01\* 1595.14\* 1697.06\*

**Median Family Income 50-60%**

1225.01\* 1237.04\* 1456.01\* 1457.05\* 1459.04 1584.10\* 1587.13\* 1591.03 1591.09\* 1595.13\* 1595.18\*  
1698.00\* 1701.01\* 1904.04\* 2010.07\*

**Median Family Income 60-70%**

1110.02\* 1115.07\* 1122.19\* 1224.06\* 1233.03\* 1235.00\* 1237.01\* 1243.01\* 1456.03\* 1456.04\* 1457.02\*  
1459.05\* 1460.02\* 1461.05\* 1462.03\* 1464.04\* 1466.07 1581.17\* 1583.10\* 1584.09\* 1585.09\* 1587.08\*  
1587.14\* 1587.15\* 1588.06\* 1591.07\* 1591.12\* 1595.09\* 1595.11\* 1699.03\* 1702.06\* 1904.05\* 1907.10\*

**Median Family Income 70-80%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

1227.05\* 1228.01\* 1230.02 1232.01 1237.03\* 1238.02\* 1241.01 1241.02\* 1456.05\* 1457.03\* 1458.04  
 1461.02\* 1462.01\* 1462.02\* 1463.00\* 1466.11\* 1466.19\* 1472.02\* 1479.01\* 1581.12\* 1584.12\* 1585.02\*  
 1585.10\* 1586.08 1587.05\* 1589.02\* 1592.01\* 1594.11\* 1594.16\* 1595.10\* 1595.15\* 1595.16\* 1595.17\*  
 1596.03\* 1697.03 1699.05\* 1700.04\* 1700.06\* 1702.04\* 1904.02\* 1907.14\* 2010.09\*

**Median Family Income 80-90%**

1109.02\* 1111.03\* 1112.01\* 1112.02\* 1118.01\* 1225.02\* 1226.05\* 1228.02\* 1229.02\* 1231.02\* 1233.04\*  
 1234.03\* 1234.04 1238.01\* 1239.00\* 1242.00\* 1243.02\* 1354.03\* 1456.02\* 1458.10\* 1459.01\* 1459.03\*  
 1460.01\* 1461.06\* 1462.04\* 1462.05\* 1466.08\* 1466.13 1466.18\* 1466.20\* 1475.05\* 1581.03\* 1581.19\*  
 1582.08\* 1582.09 1583.09\* 1583.18\* 1583.19\* 1583.25\* 1583.26\* 1584.01\* 1584.08 1585.13\* 1587.07\*  
 1587.10\* 1587.12\* 1589.01\* 1590.00 1591.06\* 1592.04\* 1594.06\* 1594.13\* 1595.12\* 1697.05\* 1699.06\*  
 1700.03\* 1702.05\* 1906.03\* 1907.11\* 2009.01\*

**Median Family Income 90-100%**

1109.01\* 1111.01\* 1120.01\* 1224.05\* 1224.08\* 1226.03\* 1227.04\* 1227.06\* 1227.07 1229.01\* 1230.01\*  
 1231.01 1232.04\* 1234.01\* 1240.01\* 1240.02\* 1244.02\* 1347.02 1353.05\* 1457.01\* 1457.06\* 1458.07\*  
 1458.08\* 1464.02\* 1466.17\* 1467.03\* 1467.04\* 1470.01 1477.01\* 1581.02\* 1581.11\* 1581.14\* 1581.16\*  
 1581.18\* 1581.20\* 1582.06\* 1583.15\* 1583.20\* 1584.03\* 1584.07\* 1585.06\* 1585.11\* 1585.12\* 1586.04\*  
 1586.05\* 1586.09\* 1587.09\* 1587.11 1591.08\* 1591.10\* 1592.03\* 1594.10\* 1700.05\* 1803.00\* 1904.03\*  
 1905.02\* 1906.04\* 1906.06\* 1908.02\* 2010.05\*

**Median Family Income 100-110%**

1106.01\* 1115.08\* 1116.01\* 1116.02\* 1117.03 1120.02\* 1121.03 1223.00 1226.02\* 1226.04\* 1236.00\*  
 1244.01\* 1246.02 1347.04\* 1349.06 1349.07\* 1350.03\* 1351.04\* 1352.09\* 1354.02\* 1355.00 1460.05\*  
 1461.03\* 1462.06\* 1465.00 1466.12\* 1467.06\* 1468.00\* 1470.03\* 1470.04\* 1474.01\* 1478.03\* 1580.11\*  
 1580.13\* 1581.07\* 1583.06\* 1583.17\* 1583.24\* 1583.27\* 1583.29\* 1585.05\* 1586.06\* 1586.07\* 1588.02\*  
 1588.03\* 1588.05\* 1591.11\* 1594.07\* 1594.08\* 1594.14\* 1596.02\* 1596.04\* 1699.04\* 1905.03 1906.05  
 1907.06\* 2009.04\*

**Median Family Income 110-120%**

1101.03\* 1110.01\* 1113.00\* 1114.02\* 1115.03\* 1115.04\* 1117.01\* 1117.04\* 1118.02\* 1122.04\* 1122.15  
 1122.18\* 1245.00\* 1246.01\* 1350.02\* 1351.02\* 1352.08\* 1353.06\* 1354.01 1458.03\* 1458.09\* 1466.14\*  
 1466.16\* 1469.02\* 1471.00\* 1474.02\* 1475.02\* 1476.01\* 1476.02\* 1477.02\* 1478.02\* 1580.12 1580.17\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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1581.08*	1583.22*	1583.28*	1584.02*	1585.14*	1905.04	1908.01*	2009.03*	2010.06*	2010.10*	
<b>Median Family Income &gt;= 120%</b>										
1101.01*	1101.04*	1102.00*	1103.00*	1104.01*	1104.02*	1105.01*	1105.02*	1106.02*	1108.01*	1108.03*
1114.01*	1115.06*	1118.03*	1118.04	1119.00*	1121.02*	1121.04	1122.11*	1122.12*	1122.13*	1122.16
1122.17*	1122.20*	1224.07*	1347.03*	1349.02*	1349.08*	1349.09*	1350.04*	1350.05*	1351.01*	1351.03*
1352.01*	1352.05*	1353.03*	1467.05*	1469.01*	1472.01*	1473.02*	1475.03*	1475.04*	1478.04*	1479.02*
1580.01*	1580.09*	1580.10*	1580.16*	1582.05*	1582.07*	1583.04*	1584.11*	1593.00*	1597.00*	1697.01
1702.03*	1907.08*	1907.09*	1907.12*	1907.13*	2009.05*	2010.08*				
<b>Median Family Income Not Known</b>										
1111.02	1232.03*	1580.14*	1580.15*	1594.15*	2009.06*	2012.00*	9901.00*			

**ASSESSMENT AREA - 0014**

**ESSEX COUNTY (013), NJ**

**MSA: 35084**

**Median Family Income 20-30%**

0010.00*	0019.00*	0022.03*	0039.00*	0041.00*	0043.00*	0048.02*	0062.00*	0075.01	0106.00*	0229.00*
0230.00*										

**Median Family Income 30-40%**

0002.00	0005.00*	0031.00*	0035.00*	0044.00*	0046.00*	0048.01*	0050.00*	0072.00	0074.00	0075.02
0090.00*	0097.00	0108.00*	0171.00*	0181.00*	0183.00*	0184.00	0186.00*	0187.00*	0227.00*	0228.00*
0232.00*										

**Median Family Income 40-50%**

0001.00	0006.00*	0007.00	0009.00	0016.00*	0017.00*	0018.00*	0020.00*	0021.00*	0022.02*	0024.00*
0025.00*	0026.00*	0038.00*	0042.00*	0049.00*	0052.00*	0057.00	0070.00	0071.00*	0076.00	0077.00
0078.00	0079.00	0080.00	0081.00*	0091.00	0092.00	0093.00*	0094.00*	0096.00	0109.00*	0111.00*
0112.00*	0113.00	0119.00*	0121.00	0123.00*	0124.00*	0126.00*	0131.00	0133.00*	0177.00	0189.00*
0231.00*										

**Median Family Income 50-60%**

0011.00*	0014.00*	0028.00	0037.00*	0045.00*	0051.00*	0053.00*	0066.00*	0067.00*	0068.00	0069.00
0073.00	0087.00	0088.00*	0101.00*	0103.00*	0115.00	0116.00*	0120.00*	0122.00*	0127.00*	0128.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0129.00\* 0144.00 0188.00\*

**Median Family Income 60-70%**

0004.00\* 0008.00 0013.00\* 0023.00\* 0047.00\* 0095.00\* 0099.00\* 0102.00\* 0104.00\* 0105.00 0114.00\*

0118.00\* 0125.00\* 0132.00\* 0137.00\* 0147.00 0157.00\* 0182.00\*

**Median Family Income 70-80%**

0003.00 0022.04\* 0130.00\* 0141.00\* 0143.00 0145.00 0146.00\* 0152.00\* 0153.00\* 0159.00 0176.00\*

0178.00

**Median Family Income 80-90%**

0064.00\* 0151.00 0158.00\*

**Median Family Income 90-100%**

0100.00\* 0117.00\* 0154.00 0175.00

**Median Family Income 100-110%**

0139.00\* 0140.00 0142.00\* 0150.00 0155.00 0156.00 0168.00

**Median Family Income 110-120%**

0167.00\* 0172.00\* 0197.00 0216.01 0217.01

**Median Family Income >= 120%**

0134.00 0135.00\* 0136.00 0138.00\* 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 0206.00 0207.00 0208.00 0209.01\* 0209.02\* 0210.00\* 0211.00\* 0212.00 0213.00\*

0214.00 0216.02\* 0217.02\* 0218.01\* 0218.02 0218.03\*

**Median Family Income Not Known**

0015.00\* 0054.00\* 0082.00\* 0089.00\* 0107.00\* 9801.00\* 9802.00

**HUNTERDON COUNTY (019), NJ**

**MSA: 35084**

**Middle Income**

0102.01\* 0103.00\* 0105.00\* 0108.02\* 0109.00\* 0111.00\* 0113.03\* 0114.00 0119.00\*

**Upper Income**

0101.00\* 0102.02\* 0104.00\* 0106.00\* 0107.01 0107.02\* 0108.01\* 0110.01\* 0110.03\* 0110.04\* 0112.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0112.03\* 0112.04\* 0113.01 0113.04\* 0113.05\* 0113.06\* 0115.00\* 0116.00\* 0117.00 0118.00\*

**MORRIS COUNTY (027), NJ**

**MSA: 35084**

**Median Family Income 50-60%**

0450.00 0461.07\*

**Median Family Income 60-70%**

0435.00 0448.00 0449.00

**Median Family Income 70-80%**

0451.00

**Median Family Income 80-90%**

0417.01\* 0417.05\* 0418.01 0443.00 0452.00\* 0454.02 0454.03\* 0460.00\* 0461.08\*

**Median Family Income 90-100%**

0405.00 0411.00 0416.03 0453.00 0461.04

**Median Family Income 100-110%**

0401.02\* 0410.00 0417.02\* 0417.04 0417.06 0418.02 0438.02\* 0447.01 0454.04\*

**Median Family Income 110-120%**

0401.01\* 0402.00\* 0403.01\* 0416.06\* 0419.02 0445.02 0446.01\* 0456.03

**Median Family Income >= 120%**

0403.02\* 0404.00 0406.00 0407.01\* 0407.02\* 0408.01 0408.03 0408.04 0408.05\* 0409.00 0412.00  
0413.00 0414.00 0415.00 0416.02 0416.04 0416.05\* 0418.03 0419.01 0420.00 0421.00\* 0422.00  
0423.01 0423.02\* 0425.00\* 0426.01\* 0426.02 0427.00\* 0428.00\* 0429.00\* 0430.00 0431.00\* 0432.00\*  
0433.01\* 0433.02\* 0433.03\* 0434.01\* 0434.02\* 0436.01\* 0436.02\* 0437.00\* 0438.01 0439.00\* 0440.00\*  
0441.01\* 0441.02 0442.00 0444.01\* 0444.03 0444.04\* 0445.03\* 0445.04\* 0446.02\* 0447.02 0455.01  
0455.03\* 0455.04 0457.01 0457.03 0457.04 0458.04\* 0459.01\* 0459.03\* 0459.04 0461.03\* 0461.09  
0461.10\* 0462.01\* 0462.02\* 0462.97\* 0462.98\* 0464.00\* 0465.00

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**Moderate Income**

3712.00 3716.00\* 3727.00\* 3728.00\* 3729.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Middle Income**

3710.00\* 3711.00\* 3713.00\* 3714.00\* 3715.02\* 3715.03\* 3717.00\* 3718.01\* 3718.02\* 3719.00\* 3720.00\*  
3721.00\* 3722.00\* 3723.00\* 3724.00\* 3725.00 3730.00\* 3737.00 3738.00\* 3739.00 3742.00\* 3743.00\*  
3745.00\* 3746.00 3747.00 3748.00 3749.00

**Upper Income**

3726.00\* 3731.00\* 3732.00 3733.00\* 3734.00\* 3735.00\* 3736.00\* 3740.00 3741.00\* 3744.00\*

**UNION COUNTY (039), NJ**

**MSA: 35084**

**Median Family Income 20-30%**

0393.01\*

**Median Family Income 30-40%**

0302.00\* 0304.00 0317.00 0393.02\* 0398.01\* 0399.00

**Median Family Income 40-50%**

0305.00\* 0307.03 0307.04\* 0309.00 0310.00 0311.00 0312.00 0313.01 0313.02 0314.00 0316.01  
0316.02 0318.01 0318.02 0390.00 0395.01\* 0396.00\*

**Median Family Income 50-60%**

0306.00 0315.00 0319.03 0320.02 0340.00 0346.00 0394.00\* 0395.02\*

**Median Family Income 60-70%**

0319.04\* 0320.03\* 0324.01 0341.00\* 0344.00 0347.00 0351.00 0389.00\* 0392.00

**Median Family Income 70-80%**

0307.01\* 0308.02 0320.04\* 0323.00 0324.02 0328.00 0338.00\* 0339.00 0349.00 0355.00\* 0357.00  
0388.00\*

**Median Family Income 80-90%**

0322.00 0326.00\* 0337.00\* 0343.00\* 0345.00\* 0350.00 0352.00 0353.00 0354.00 0361.00\*

**Median Family Income 90-100%**

0327.02\* 0329.01\* 0330.00 0331.00 0336.00 0342.00 0358.00 0360.00

**Median Family Income 100-110%**

0327.01 0332.00 0333.00 0335.01 0359.00\* 0369.00 0380.00 0397.00\*

**Median Family Income 110-120%**

0321.02 0325.00 0329.02 0334.00\* 0335.02 0348.00 0356.00 0363.01 0375.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Median Family Income >= 120%**

0321.01 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\* 0381.01\* 0381.03\* 0381.04 0382.01\*  
0382.02\* 0383.00 0384.00 0385.00 0386.01 0386.02 0387.01 0387.02 0391.00

**Median Family Income Not Known**

9800.00

**ASSESSMENT AREA - 0015**

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income 20-30%**

0043.00 0058.00

**Median Family Income 30-40%**

0045.01 0048.00 0053.00\* 0055.00\* 0056.02\* 0060.02\*

**Median Family Income 40-50%**

0044.00 0046.00 0049.00 0052.00\* 0056.01 0057.00\* 0093.00

**Median Family Income 50-60%**

0018.04 0040.00\* 0042.00 0045.02\* 0047.00 0050.00\* 0069.00\* 0071.03 0079.08\* 0082.06 0082.07  
0090.00

**Median Family Income 60-70%**

0029.02 0033.00 0036.01\* 0038.02 0073.05\* 0082.05\*

**Median Family Income 70-80%**

0001.01\* 0002.00 0003.00\* 0005.01 0018.03 0018.06 0019.03\* 0027.01 0027.03 0032.03 0037.00\*  
0038.01\* 0041.00 0061.01\* 0062.04\* 0062.07\* 0075.00 0078.01 0079.06\*

**Median Family Income 80-90%**

0004.04 0005.04\* 0012.00\* 0015.02 0019.01\* 0019.02\* 0024.01 0025.00 0030.01 0034.01\* 0035.00\*  
0051.00\* 0060.01 0061.03 0068.00 0072.03\* 0074.02 0076.00 0079.10 0081.01 0082.04\* 0085.01\*  
0092.00\*

**Median Family Income 90-100%**

0001.02\* 0009.02 0014.18\* 0014.19\* 0015.05 0015.06 0016.00 0017.01 0017.02\* 0018.05 0026.05

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0028.05 0031.01 0062.09\* 0070.00 0071.01 0078.06 0079.05\* 0079.07 0080.01\* 0081.03\* 0094.00  
9802.00\*

**Median Family Income 100-110%**

0004.01\* 0006.08\* 0006.09 0007.01 0008.02\* 0010.01 0011.00 0013.00\* 0014.10\* 0015.04\* 0026.04  
0029.01 0030.02 0031.02\* 0062.08\* 0063.00 0071.02\* 0072.02 0073.06 0077.02\* 0077.04\* 0079.13  
0082.09 0083.00 0084.04\* 0085.06 0086.06\*

**Median Family Income 110-120%**

0005.03 0008.01\* 0010.03 0010.04 0014.14\* 0061.04 0066.04\* 0066.08\* 0073.03\* 0077.03\* 0078.04  
0079.09 0081.02\* 0088.01\* 0091.01

**Median Family Income >= 120%**

0004.03\* 0006.03 0006.10 0007.02 0009.01\* 0014.09\* 0014.11\* 0014.12\* 0014.13\* 0014.15\* 0014.17  
0020.00 0021.01\* 0021.02 0022.00\* 0023.01 0023.02 0024.02\* 0026.03 0032.01 0062.05 0062.06\*  
0064.03 0065.00\* 0066.01\* 0066.05 0066.06\* 0066.07 0067.01\* 0067.03\* 0073.01\* 0078.05 0079.11\*  
0079.14\* 0082.10\* 0082.11 0082.12\* 0082.13 0082.14 0084.03 0084.05 0084.06\* 0085.02 0085.04  
0085.05\* 0086.01 0086.02 0086.04 0086.05\* 0087.00

**Median Family Income Not Known**

9800.00 9801.00

**MONMOUTH COUNTY (025), NJ**

**MSA: 35154**

**Median Family Income 30-40%**

8056.00\* 8057.00 8065.01 8072.00\* 8073.00\* 8076.00 8110.00

**Median Family Income 40-50%**

8058.00 8070.06\* 8099.03\*

**Median Family Income 50-60%**

8054.00 8060.00\* 8082.01 8108.00

**Median Family Income 60-70%**

8017.00\* 8034.00

**Median Family Income 70-80%**

8016.00\* 8019.00 8050.01\* 8055.00\* 8059.00 8077.00 8081.00\* 8084.02\* 8085.02 8100.02

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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8020.00 8023.00 8032.01 8065.04\* 8079.00 8090.00\* 8103.00 8109.00 8113.01 8116.00\* 8122.00

**Median Family Income 90-100%**

8005.00 8006.01\* 8006.02 8026.00 8031.00\* 8061.00 8062.01 8074.02\* 8075.00\* 8078.00 8082.02\*

8105.03 8111.01 8114.02 8115.02

**Median Family Income 100-110%**

8001.01 8004.00 8018.00 8022.00 8025.00 8027.00 8064.00 8065.02 8070.05 8071.00 8080.02

8083.00\* 8085.01 8091.00\* 8095.06 8105.01 8106.00 8107.00 8113.04 8120.00\*

**Median Family Income 110-120%**

8008.00 8009.00 8010.00 8021.00 8028.00 8030.00 8036.02\* 8048.02 8063.00 8070.04 8080.01

8086.00 8111.02 8113.03 8126.00

**Median Family Income >= 120%**

8001.02\* 8002.00 8007.01\* 8007.02 8011.00 8012.00\* 8013.00 8014.00 8015.00 8024.00 8029.00\*

8032.02 8033.00 8035.00 8037.00 8038.00 8039.00 8041.00\* 8042.00 8046.00 8048.01 8051.00

8053.00 8062.02 8065.03\* 8066.00 8084.01\* 8087.01 8087.02 8088.00 8089.01\* 8089.02 8092.00\*

8093.01 8093.02\* 8094.00 8095.03 8095.04 8095.05\* 8096.00 8097.01 8097.03 8097.04 8099.01\*

8099.02 8100.01 8100.03 8100.04 8101.01 8101.02 8102.01 8102.02 8104.01 8104.02 8105.04\*

8105.05 8112.00 8114.01\* 8115.01 8119.00 8121.00\* 8123.00 8124.00 8125.01 8125.02

**Median Family Income Not Known**

8036.01 8074.01\* 9900.00\*

**OCEAN COUNTY (029), NJ**

**MSA: 35154**

**Median Family Income 20-30%**

7153.04 7154.03

**Median Family Income 30-40%**

7153.03\* 7154.04 7157.01 7391.00\*

**Median Family Income 40-50%**

7150.01 7152.01 7152.02 7153.01 7159.02 7160.00 7201.04 7201.06\* 7312.01\* 7312.02\* 7312.03\*

**Median Family Income 50-60%**

7141.00 7156.00 7201.02 7201.07 7220.03 7222.00\* 7290.00\* 7312.05 7312.06\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Median Family Income 60-70%**

7150.02 7155.01 7157.02 7158.00 7201.05 7202.02 7210.00\* 7229.00 7312.04\* 7330.01\* 7340.03\*  
7361.05\* 7361.06\* 7361.07 7370.00\*

**Median Family Income 70-80%**

7130.00 7133.00 7154.01 7155.03 7159.01 7175.01 7202.05 7220.01\* 7228.00 7235.00 7240.00  
7250.01 7250.02\* 7280.01\* 7311.01 7320.03\* 7321.01 7330.02\* 7340.02\* 7340.05\* 7350.03\* 7351.01\*  
7360.01 7361.01\*

**Median Family Income 80-90%**

7132.03\* 7135.00 7138.00\* 7139.00 7143.00\* 7155.02 7170.02\* 7171.02 7175.02 7202.03 7202.04  
7202.06\* 7233.00 7234.00 7251.00\* 7270.02 7280.02\* 7310.02\* 7321.04\* 7340.04\* 7350.01\* 7350.04\*  
7351.06\* 7360.02\* 7380.01

**Median Family Income 90-100%**

7111.00\* 7113.00\* 7114.00 7131.00 7132.01\* 7132.02\* 7134.01 7140.00 7142.00 7200.01 7221.00  
7224.01 7225.00 7227.02\* 7230.00 7231.00 7260.00 7311.02 7320.04\* 7321.03 7390.00\*

**Median Family Income 100-110%**

7101.01 7112.00\* 7134.02 7136.00\* 7137.00 7170.01\* 7172.00 7174.00 7180.00 7224.02 7226.00  
7227.01 7232.00 7236.00 7270.01 7300.00\* 7310.01\* 7311.03

**Median Family Income 110-120%**

7101.02\* 7171.01 7220.04\* 7280.04\* 7320.01 7351.04\* 7351.05\* 7380.02\* 7381.00\*

**Median Family Income >= 120%**

7173.00 7223.00 7392.00

**Median Family Income Not Known**

7280.03 9800.00\* 9801.00\* 9900.00\*

**SOMERSET COUNTY (035), NJ**

**MSA: 35154**

**Low Income**

0511.00

**Moderate Income**

0502.00\* 0504.00\* 0505.00 0510.00 0512.00\* 0516.00\* 0517.00\* 0518.00\* 0520.02\* 0533.00 0534.03\*

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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0501.00 0503.00\* 0513.00 0514.00\* 0515.00\* 0519.00 0520.01 0530.00\* 0531.02\* 0531.03 0531.05  
0532.00\* 0534.06\* 0535.01 0538.04\* 0538.05\* 0539.01\* 0543.01 0543.02

**Upper Income**

0506.00\* 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\* 0526.03\* 0526.04\* 0526.05\* 0527.01\* 0527.02\* 0528.00\* 0529.01\*  
0529.04\* 0529.05\* 0529.06\* 0534.02\* 0534.05 0536.02\* 0536.03\* 0536.04\* 0537.03\* 0537.04\* 0537.05\*  
0537.06\* 0537.07\* 0538.01\* 0538.06 0538.07\* 0539.04\* 0539.05 0541.00\* 0542.01 0542.02

**ASSESSMENT AREA - 0016**

**NEW HAVEN COUNTY (009), CT**

**MSA: 35300**

**Median Family Income 10-20%**

1402.00\* 1421.00\*

**Median Family Income 20-30%**

3501.01 3504.00\*

**Median Family Income 30-40%**

1405.00\* 1406.00 1407.00\* 1408.00\* 1415.00\* 1425.00\* 1426.05\* 1701.00\* 3502.00\* 3505.00 3517.00\*

**Median Family Income 40-50%**

1403.00\* 1413.01\* 1416.00\* 1423.00\* 1424.00 1427.00\* 1703.00\* 1710.00\* 3503.00\* 3511.00 3512.00  
3514.00 3522.00 3523.00

**Median Family Income 50-60%**

1409.00\* 1414.00\* 1545.00\* 1702.00\* 1709.00\* 1715.00\* 3508.00\* 3513.00 3524.00\* 3528.00 3615.00\*

**Median Family Income 60-70%**

1252.00\* 1254.00\* 1404.00\* 1412.00\* 1541.01\* 1542.00\* 1549.00\* 1551.00\* 1655.00 1704.00\* 1708.00\*  
1714.00\* 3509.00\* 3510.00\* 3521.00\* 3527.01\*

**Median Family Income 70-80%**

1253.00\* 1426.01\* 1426.04\* 1546.00\* 1550.00\* 1706.00\* 1707.00\* 1802.00\* 1803.00\* 1841.01\* 3451.00\*  
3515.00\* 3516.01\* 3516.02\* 3525.00\* 3526.00\* 3527.02 3614.02\*

**Median Family Income 80-90%**

1202.00\* 1301.01\* 1418.00\* 1502.00\* 1541.02\* 1651.00 1658.01\* 1660.03\* 1711.00\* 1713.00\* 1801.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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1805.00 1842.00\* 3518.00 3614.01\*

**Median Family Income 90-100%**

1428.00\* 1504.00\* 1656.00\* 1716.00\* 1751.00\* 1752.00\* 1755.02\* 1801.01\* 1804.00\* 1901.00\* 3453.00\*  
3454.00\* 3481.24\*

**Median Family Income 100-110%**

1201.00\* 1251.00\* 1301.02\* 1548.00\* 1654.00\* 1657.00\* 1660.04\* 1806.01\* 1806.02\* 3452.01\* 3520.00

**Median Family Income 110-120%**

1302.02\* 1512.00 1571.00\* 1672.01\* 1673.01 1705.00\* 1712.02\* 1717.00\* 1754.00 1756.00\* 1759.00\*  
1760.00\* 1844.00\* 3452.02\* 3612.00

**Median Family Income >= 120%**

1302.01\* 1401.01\* 1401.02\* 1410.00\* 1411.00\* 1419.00\* 1420.00\* 1422.00\* 1501.00\* 1503.00\* 1505.00\*  
1506.00\* 1507.00\* 1508.00\* 1509.00\* 1510.00\* 1511.00\* 1547.00\* 1572.00\* 1573.00\* 1574.00\* 1601.00\*  
1602.00\* 1611.00\* 1652.00\* 1653.00\* 1658.02\* 1659.00\* 1660.02\* 1671.01\* 1671.02\* 1672.02\* 1712.01\*  
1753.00\* 1755.01\* 1757.00\* 1758.00\* 1843.00\* 1845.00\* 1846.00\* 1847.00 1861.00 1862.00\* 1902.00\*  
1903.01\* 1903.02\* 1903.03\* 1941.01\* 1941.02\* 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\*  
3481.25\* 3519.00\* 3611.00 3613.00

**Median Family Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0017**

**BERGEN COUNTY (003), NJ**

**MSA: 35614**

**Median Family Income 50-60%**

0236.02

**Median Family Income 60-70%**

0112.00\* 0181.02\* 0213.00 0216.00\*

**Median Family Income 70-80%**

0035.00\* 0063.01\* 0153.00\* 0154.01 0182.00\* 0215.00\* 0235.01 0235.02\* 0301.00 0303.00\*

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0211.01 0214.00 0231.00 0233.03\* 0234.01\* 0236.01 0291.00 0302.01 0372.04\* 0413.01 0571.01\*

**Median Family Income 90-100%**

0061.02 0062.01 0154.02 0211.02\* 0302.02\* 0304.01\* 0321.03\* 0362.00 0382.00\* 0411.00 0463.00  
0572.00

**Median Family Income 100-110%**

0040.02 0061.01 0114.00\* 0120.01\* 0193.03 0212.00 0513.00 0571.02\*

**Median Family Income 110-120%**

0040.01\* 0063.02\* 0111.00\* 0113.00 0152.00\* 0191.03\* 0192.02\* 0192.03\* 0192.04\* 0232.02 0251.00\*  
0280.01\* 0292.00 0313.00 0314.00 0361.00 0381.00 0412.00 0451.01\*

**Median Family Income >= 120%**

0010.01\* 0010.02\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0032.00 0033.00\* 0034.01\* 0034.02\* 0050.00  
0062.02 0070.01\* 0070.02\* 0080.01 0080.02\* 0091.00 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0120.02  
0130.02\* 0130.03\* 0130.04\* 0140.00\* 0151.00\* 0155.00 0160.00 0171.01 0171.02\* 0172.00\* 0173.01\*  
0173.02\* 0174.00\* 0175.01\* 0175.02\* 0191.02\* 0191.04\* 0193.04\* 0193.05\* 0193.06\* 0201.00 0202.00  
0221.00\* 0222.00\* 0232.01\* 0233.01\* 0233.04 0234.02 0241.00\* 0242.00\* 0252.00\* 0261.00\* 0262.00\*  
0270.00\* 0280.02\* 0304.02\* 0311.00 0312.00 0321.02\* 0321.04\* 0322.01\* 0322.02 0331.00\* 0332.00\*  
0333.00\* 0340.01\* 0340.02\* 0351.00\* 0352.00\* 0371.00\* 0372.01\* 0372.03\* 0383.00 0391.00\* 0392.00\*  
0393.00 0400.01 0400.02\* 0413.02 0421.01\* 0421.02\* 0423.01\* 0423.02\* 0424.00\* 0425.00 0430.01\*  
0430.02\* 0441.00\* 0442.01\* 0442.02\* 0451.02 0452.00 0461.00\* 0462.00 0471.00\* 0472.00\* 0473.00\*  
0474.00\* 0475.00\* 0481.00 0482.00\* 0490.01\* 0490.02\* 0500.00\* 0511.00\* 0512.00\* 0514.00\* 0521.00  
0522.00\* 0531.00\* 0532.01\* 0532.02\* 0541.01\* 0541.02\* 0542.00\* 0543.00\* 0544.00\* 0545.00 0546.01\*  
0546.02\* 0551.00\* 0552.01\* 0552.02\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.01  
0600.02\* 0611.00\* 0612.00 0613.00\* 0614.00\*

**Median Family Income Not Known**

0181.01

**HUDSON COUNTY (017), NJ**

**MSA: 35614**

**Median Family Income 30-40%**

0044.00\* 0067.00\* 0107.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Median Family Income 40-50%**

0002.00 0018.00\* 0052.00\* 0145.02\* 0153.00\* 0162.00\*

**Median Family Income 50-60%**

0043.00\* 0045.00\* 0046.00\* 0055.00\* 0058.01\* 0068.00 0106.01\* 0135.00\* 0136.00 0150.03\* 0157.00\*  
0161.00 0164.00 0168.00 0169.00 0170.00\* 0172.00\* 0174.00\* 0177.00 0190.00\*

**Median Family Income 60-70%**

0012.02 0027.00\* 0048.00\* 0060.00\* 0061.02\* 0106.02\* 0111.00 0116.00\* 0128.00 0134.00 0137.00\*  
0145.01\* 0151.00 0156.00\* 0158.02\* 0163.00\* 0166.00 0167.00\* 0171.00 0175.00\* 0176.00\* 0324.00\*

**Median Family Income 70-80%**

0001.02 0014.00\* 0017.01 0019.00 0020.01 0028.00\* 0029.00 0031.02\* 0041.04 0047.00\* 0053.00  
0056.00 0062.00\* 0115.00\* 0129.00\* 0130.00 0131.00 0148.01\* 0149.00 0150.04\* 0152.02\* 0159.00\*  
0160.00 0180.00\*

**Median Family Income 80-90%**

0003.00\* 0007.00\* 0010.00\* 0011.00 0020.02 0030.00\* 0042.00 0049.00\* 0101.00\* 0107.01\* 0109.00\*  
0110.00\* 0113.00\* 0132.00 0133.00\* 0140.00\* 0142.00\* 0155.00\* 0165.00\* 0173.00\*

**Median Family Income 90-100%**

0005.00\* 0008.00\* 0012.01\* 0040.00\* 0061.01\* 0063.00\* 0143.00\* 0144.01 0178.00\* 0194.00\*

**Median Family Income 100-110%**

0004.00\* 0006.00\* 0108.00 0123.00 0127.00 0141.02\* 0146.00

**Median Family Income 110-120%**

0009.02\* 0066.00\* 0104.00\* 0105.00\* 0114.00\* 0126.00\* 0147.00 0148.02\*

**Median Family Income >= 120%**

0001.01 0013.00\* 0022.00\* 0023.00 0024.00\* 0031.01\* 0035.00\* 0041.02 0041.03\* 0054.00\* 0058.02  
0059.01\* 0059.02\* 0064.00 0065.00\* 0070.01\* 0070.02\* 0071.00\* 0072.00 0073.00 0074.00\* 0075.00\*  
0076.01\* 0076.02\* 0077.01 0077.03\* 0078.00\* 0102.00\* 0103.00\* 0112.00 0124.00 0125.00 0138.00\*  
0139.00\* 0141.01 0144.02\* 0150.01 0152.01\* 0158.01\* 0179.00\* 0181.00\* 0182.00\* 0183.01\* 0183.02\*  
0184.01\* 0184.02\* 0185.01\* 0185.02\* 0186.00\* 0187.01\* 0187.02\* 0188.00 0189.00\* 0191.00\* 0192.00  
0193.00 0198.00 0199.00 0200.00\* 0201.00\*

**Median Family Income Not Known**

0069.00 0077.02\* 9801.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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**PASSAIC COUNTY (031), NJ**

**MSA: 35614**

**Median Family Income 20-30%**

1759.00 1803.02\* 1818.00 1830.02\*

**Median Family Income 30-40%**

1752.00\* 1753.01\* 1755.01\* 1758.03\* 1758.04\* 1817.02\* 1822.00\*

**Median Family Income 40-50%**

1753.02\* 1754.01\* 1754.02\* 1758.01\* 1802.03 1802.04\* 1808.00 1809.00\* 1815.00\* 1820.00\* 1828.00\*  
2642.00\*

**Median Family Income 50-60%**

1251.00 1755.02 1803.01\* 1807.00\* 1810.00 1811.01\* 1813.00\* 1814.00\* 1827.01\*

**Median Family Income 60-70%**

1802.01\* 1806.00\* 1812.00\* 1821.00\* 1823.02\* 1824.00\* 1827.02\* 2036.00\*

**Median Family Income 70-80%**

1249.00\* 1801.01 1811.02\* 1823.01\* 1829.00 1830.01\* 1831.01\* 1831.02\* 2641.01\*

**Median Family Income 80-90%**

1250.00 1756.03\* 1756.04\* 1757.01 1757.03\* 1801.02\* 1819.00\* 1825.01 1825.02\*

**Median Family Income 90-100%**

1243.23\* 1246.02\* 1337.01\* 1826.00\* 2461.02\* 2568.03\*

**Median Family Income 100-110%**

1244.04\* 1245.00\* 1246.01\* 1247.00 1248.00 1337.02\* 1757.04\*

**Median Family Income 110-120%**

1242.01\* 1244.02 1540.06\* 1964.03 2463.00

**Median Family Income >= 120%**

1165.00\* 1242.02 1243.11\* 1243.12 1243.21 1243.22 1244.03 1432.01\* 1432.02\* 1433.01\* 1433.02\*  
1434.01\* 1434.02\* 1540.03\* 1540.04\* 1540.05\* 1635.01\* 1635.02\* 1756.01\* 1964.01\* 1964.04\* 2167.01\*  
2167.02\* 2238.01\* 2238.02\* 2366.01\* 2366.03\* 2366.04\* 2460.01 2460.02\* 2460.03 2461.01\* 2461.03\*  
2461.04 2462.01\* 2462.02 2462.03\* 2568.01\* 2568.02\* 2568.04\* 2568.05\* 2641.02\*

**Median Family Income Not Known**

1832.00\* 2239.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

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**BRONX COUNTY (005), NY**

**MSA: 35614**

**Median Family Income < 10%**

0276.00\*

**Median Family Income 20-30%**

0020.01\* 0027.01\* 0027.02 0033.00\* 0044.00\* 0051.00 0053.00\* 0065.00 0067.00\* 0121.02\* 0145.00\*  
0161.00\* 0177.01\* 0185.02\* 0205.01\* 0235.01\* 0237.03\* 0237.04\* 0369.01\* 0369.02\* 0375.04\* 0383.04\*  
0385.00\*

**Median Family Income 30-40%**

0023.00\* 0035.00\* 0043.00\* 0052.00\* 0073.00\* 0079.00\* 0085.00\* 0086.00\* 0087.00\* 0090.00 0115.02\*  
0117.01 0129.01\* 0144.00\* 0147.01\* 0149.00\* 0151.00\* 0153.00\* 0155.00\* 0165.00\* 0213.02\* 0215.02\*  
0221.02\* 0223.00\* 0243.00\* 0245.01\* 0245.02\* 0277.00\* 0324.00\* 0359.00\* 0361.00\* 0363.00\* 0383.03\*  
0393.00\* 0403.02\* 0403.04\* 0429.01\* 0431.02\* 0435.01\* 0458.00\*

**Median Family Income 40-50%**

0025.00\* 0039.00\* 0041.00\* 0046.00\* 0048.00\* 0050.01\* 0050.02\* 0054.00 0059.02\* 0060.00\* 0062.00\*  
0069.00\* 0075.00\* 0089.00\* 0093.01\* 0119.00 0125.00\* 0127.01\* 0131.00\* 0135.00\* 0141.00\* 0147.02\*  
0157.00\* 0167.00\* 0173.00\* 0175.00 0181.02\* 0189.00\* 0193.00\* 0197.00\* 0199.00\* 0211.00\* 0220.00\*  
0227.01\* 0227.02\* 0229.02\* 0233.02\* 0239.00\* 0241.00\* 0263.00\* 0267.02\* 0273.00\* 0328.00\* 0338.02\*  
0365.01\* 0365.02\* 0367.00\* 0374.00\* 0379.00 0380.00\* 0381.00\* 0387.00\* 0395.00\* 0399.01\* 0401.00\*  
0403.03\* 0405.01\* 0407.02\* 0411.00\* 0415.00\* 0419.00\* 0421.00\* 0429.02\* 0431.01\* 0462.09\*

**Median Family Income 50-60%**

0016.00\* 0020.02\* 0031.00 0063.01\* 0064.00\* 0068.00\* 0072.00\* 0077.00\* 0083.00\* 0092.00\* 0121.01\*  
0123.00\* 0143.00\* 0177.02\* 0179.01\* 0179.02\* 0181.01\* 0183.02\* 0185.01\* 0195.00\* 0200.00\* 0201.00\*  
0205.02\* 0209.00\* 0213.01\* 0216.01\* 0217.00\* 0219.00 0221.01\* 0225.00\* 0229.01\* 0231.00\* 0233.01\*  
0247.00\* 0251.00 0253.00\* 0255.00\* 0283.00 0289.00\* 0330.00\* 0332.01\* 0336.01\* 0348.00\* 0371.00\*  
0373.00\* 0383.01\* 0389.00\* 0391.00\* 0396.00\* 0397.00\* 0399.02\* 0405.02\* 0406.00\* 0407.01\* 0408.00\*  
0420.00\* 0423.00\* 0460.00\* 0462.03\*

**Median Family Income 60-70%**

0028.00\* 0037.00\* 0056.00\* 0070.00\* 0074.00\* 0076.00\* 0133.00\* 0169.00\* 0202.00\* 0204.00\* 0215.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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0216.02\* 0218.00\* 0222.00\* 0224.01\* 0227.03\* 0230.00\* 0232.00\* 0235.02\* 0237.02\* 0240.00\* 0256.00\*  
0257.00\* 0265.00\* 0266.02\* 0267.01\* 0269.00\* 0279.00\* 0296.00\* 0336.02\* 0340.00\* 0378.00\* 0394.00\*  
0398.00\* 0425.00\* 0462.05\*

**Median Family Income 70-80%**

0019.02\* 0071.00\* 0096.00\* 0159.00\* 0183.01\* 0194.00\* 0206.01 0210.02\* 0224.04\* 0228.00\* 0236.00  
0238.00\* 0244.00\* 0261.00\* 0264.00\* 0287.00\* 0302.01\* 0338.01\* 0342.00\* 0344.00\* 0368.00\* 0372.00\*  
0392.00\* 0409.00\* 0413.00\* 0462.08\*

**Median Family Income 80-90%**

0002.00\* 0019.01\* 0078.00\* 0098.00\* 0138.00\* 0152.00\* 0158.00\* 0210.01\* 0248.00\* 0302.02\* 0316.00\*  
0332.02\* 0364.00\* 0382.00\* 0386.00 0388.00\* 0390.00\* 0414.00\* 0418.00\* 0422.00\* 0430.00\* 0436.00\*  
0462.07\*

**Median Family Income 90-100%**

0040.01\* 0042.00\* 0061.00\* 0160.00\* 0164.00\* 0224.03\* 0266.01\* 0285.00\* 0288.00\* 0351.00\* 0358.00\*  
0370.00\* 0376.00\* 0424.00\* 0444.00\* 0462.04\*

**Median Family Income 100-110%**

0084.00\* 0162.00\* 0212.00\* 0252.00\* 0254.00\* 0281.00\* 0300.00\* 0323.00\* 0326.00\* 0343.00\* 0350.00\*  
0360.00\* 0434.00\* 0449.02\* 0451.01\* 0451.02\*

**Median Family Income 110-120%**

0004.00 0166.00\* 0246.00 0250.00\* 0286.00\* 0356.00\* 0404.00\* 0426.00\* 0449.01\* 0462.06\*

**Median Family Income >= 120%**

0118.00\* 0130.00\* 0132.00\* 0184.00\* 0274.01\* 0274.02\* 0293.01\* 0293.02\* 0295.00\* 0297.00\* 0301.00\*  
0307.01\* 0309.00\* 0310.00\* 0312.00\* 0314.00 0318.00\* 0335.00\* 0337.00\* 0345.00\* 0428.00\* 0448.00\*  
0456.00 0484.01\* 0516.01\*

**Median Family Income Not Known**

0001.00\* 0019.03\* 0019.04\* 0024.00\* 0038.00\* 0063.02\* 0093.02 0110.00\* 0117.02\* 0163.00\* 0171.00\*  
0249.00\* 0284.00\* 0319.00\* 0334.00\* 0435.02\* 0435.03\* 0442.00\* 0484.02\* 0504.00\* 0516.02\*

**KINGS COUNTY (047), NY**

**MSA: 35614**

**Median Family Income 10-20%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

1210.00\*

**Median Family Income 20-30%**

0023.00\* 0085.00\* 0255.00\* 0259.02\* 0382.00\* 0449.01 0531.01\* 0539.00\* 0908.00 0982.00\* 1156.00\*

1214.00\*

**Median Family Income 30-40%**

0029.01\* 0092.02\* 0104.02\* 0220.00 0234.00 0236.00 0281.00 0326.00\* 0330.00\* 0340.00\* 0342.00\*

0347.00\* 0349.01\* 0453.00 0489.00\* 0493.01\* 0509.00\* 0529.00 0533.00 0535.00 0545.00 0572.00\*

0906.00\* 0910.00\* 0944.02\* 1034.01\* 1058.01\* 1106.00\* 1110.00\* 1178.00\* 1208.02\*

**Median Family Income 40-50%**

0072.00 0108.02\* 0116.00\* 0122.00\* 0128.01\* 0185.01\* 0210.00\* 0212.00\* 0216.00 0222.00 0230.00

0238.00 0240.00 0283.00\* 0293.00\* 0307.00\* 0328.00\* 0351.01\* 0353.01\* 0356.01\* 0357.01\* 0359.00\*

0360.02 0361.00\* 0363.00\* 0417.00\* 0427.00\* 0429.00\* 0433.00\* 0447.00\* 0491.00\* 0493.02\* 0505.00\*

0511.00\* 0525.00 0537.00 0563.02\* 0610.03\* 0886.00\* 0894.00\* 0900.00\* 0912.00\* 0920.00\* 1058.04\*

1198.00 1202.00\* 1237.00

**Median Family Income 50-60%**

0022.00 0074.00\* 0084.00 0090.02\* 0094.01\* 0096.00\* 0098.00\* 0104.01\* 0106.01\* 0108.01\* 0112.00\*

0114.00\* 0120.00\* 0228.00 0232.00 0235.00 0244.00 0247.00 0254.00\* 0258.00 0266.00\* 0270.00\*

0285.02\* 0287.00\* 0292.00\* 0298.00 0299.00\* 0303.00\* 0348.00 0360.01 0369.00\* 0379.00\* 0381.00\*

0409.00 0419.00\* 0425.00\* 0430.00\* 0431.00\* 0441.00\* 0480.00\* 0507.00 0510.02\* 0531.02 0547.00

0556.00\* 0610.04 0788.01 0820.00\* 0870.00\* 0888.00\* 0916.00\* 0918.00\* 0924.00\* 1070.01\* 1098.00

1122.00\* 1134.00\* 1168.00\* 1172.02\* 1174.00\* 1194.00\* 1196.00\* 1200.00\* 1220.00\*

**Median Family Income 60-70%**

0020.00 0071.00\* 0076.00\* 0100.00 0102.00\* 0106.02\* 0118.00 0126.00\* 0190.00\* 0192.00\* 0196.00\*

0214.00 0224.00 0250.00 0259.01\* 0260.00\* 0268.00\* 0276.00\* 0285.01\* 0286.00\* 0290.00 0294.00\*

0296.00 0301.00\* 0304.00\* 0306.00 0315.00\* 0325.00\* 0329.00\* 0333.00 0345.00\* 0351.02\* 0364.00

0365.01\* 0373.00\* 0391.00\* 0393.00\* 0394.00 0400.00 0401.00\* 0403.00\* 0411.00\* 0434.00\* 0435.00\*

0437.00\* 0474.00 0484.00\* 0486.00 0490.00 0506.00\* 0510.01\* 0527.00\* 0530.00 0534.00 0542.00

0590.00 0768.00 0788.02\* 0790.02 0794.00\* 0810.00\* 0862.00\* 0868.00 0872.00\* 0884.00\* 0890.00\*

0896.00\* 0902.00\* 0922.00\* 0932.00\* 1120.00\* 1124.00\* 1150.00\* 1152.00\* 1160.00\* 1176.02\* 1182.02

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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1184.00\* 1188.00

**Median Family Income 70-80%**

0015.01\* 0094.02\* 0140.00\* 0184.00\* 0194.00 0198.00\* 0213.00\* 0218.00 0226.00\* 0233.00 0241.00  
0242.00 0246.00\* 0248.00 0251.00\* 0252.00\* 0256.00\* 0261.00\* 0264.00 0273.00\* 0277.00\* 0284.00\*  
0295.00\* 0300.00 0321.00\* 0327.00\* 0337.01\* 0339.00\* 0341.00\* 0350.00\* 0356.02 0362.00 0365.02  
0366.00\* 0367.00\* 0392.00 0397.00 0405.00\* 0406.00\* 0414.01 0416.00\* 0422.00 0423.00\* 0438.00  
0439.00\* 0444.00 0446.00\* 0448.00\* 0462.01\* 0464.00 0470.00 0472.00\* 0482.00 0485.00\* 0492.00  
0496.00\* 0508.01\* 0508.03\* 0512.00 0516.01\* 0518.00\* 0546.00 0554.00 0592.00 0738.00\* 0742.00  
0758.00\* 0762.00 0792.02\* 0802.00\* 0804.00\* 0806.00\* 0816.00\* 0824.00\* 0826.00\* 0854.00\* 0876.00\*  
0878.00\* 0882.00\* 0966.00\* 1104.00\* 1126.00 1128.00\* 1130.00\* 1132.00\* 1144.00\* 1146.00\* 1158.00\*  
1162.00\* 1164.00\* 1166.00\* 1176.01\*

**Median Family Income 80-90%**

0054.00 0058.00 0068.00\* 0078.00 0088.00\* 0090.01\* 0110.00 0138.00 0142.00\* 0178.00\* 0182.00\*  
0186.00\* 0208.00 0217.00\* 0253.00\* 0263.00\* 0272.00 0274.00\* 0282.00 0308.00 0311.00 0331.00\*  
0337.02\* 0349.02\* 0353.02\* 0354.00 0355.00\* 0374.01\* 0374.02 0375.00\* 0377.00\* 0387.00\* 0395.00\*  
0398.00 0410.00\* 0414.02\* 0418.00 0424.00\* 0428.00\* 0445.00\* 0456.00\* 0460.00 0476.00 0478.00  
0481.00\* 0514.00 0516.02 0523.00\* 0526.00 0584.00 0586.00 0598.00\* 0606.00\* 0650.00 0720.00\*  
0722.00\* 0736.00\* 0764.00\* 0766.00\* 0772.00\* 0782.00\* 0786.01 0796.01\* 0796.02\* 0814.00\* 0822.00  
0828.00\* 0830.00\* 0836.00 0850.00\* 0856.00 0858.00 0860.00\* 0866.00\* 0874.01 0880.01\* 0898.00\*  
0956.00\* 0958.00\* 0996.00\* 1022.00\* 1116.00 1118.00\* 1142.01\* 1142.02\* 1172.01\* 1182.01

**Median Family Income 90-100%**

0056.02\* 0070.00\* 0080.00 0082.00\* 0101.00\* 0150.00\* 0180.00 0188.00\* 0193.00\* 0200.00 0257.00\*  
0262.00 0278.00\* 0279.00\* 0280.00\* 0288.00\* 0289.00 0291.00\* 0302.00 0319.00\* 0336.00\* 0371.00\*  
0383.00\* 0386.00\* 0389.00\* 0399.00\* 0402.00\* 0415.00\* 0420.00 0421.00\* 0426.00 0432.00 0436.00  
0450.00 0497.00\* 0513.00\* 0532.00\* 0544.00\* 0549.00 0552.00 0558.00\* 0574.00\* 0576.00\* 0580.00\*  
0594.04\* 0608.00\* 0622.00\* 0626.00\* 0662.00\* 0676.00 0696.02\* 0724.00\* 0726.00\* 0750.00\* 0774.00\*  
0798.02\* 0832.00\* 0834.00 0846.00\* 0864.00\* 0934.00\* 0936.00\* 0938.00\* 0962.00\* 0974.00\* 1004.00  
1014.00\* 1018.00\* 1186.00\* 1192.00

**Median Family Income 100-110%**

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Santander Bank N.A.

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0064.00	0066.00*	0092.01*	0127.00*	0130.00	0152.00	0170.00*	0176.00*	0211.00*	0219.00*	0269.00*
0297.00	0309.00*	0317.01*	0323.00*	0335.00	0370.00*	0388.00*	0390.00*	0396.00	0404.00*	0413.00*
0440.00	0499.00	0508.04*	0538.00*	0550.00	0560.00	0568.00*	0570.00*	0575.00*	0578.00*	0582.00
0588.00*	0589.01	0594.03	0596.00*	0644.00*	0646.00*	0682.00	0728.00*	0740.00	0776.00*	0818.00*
0838.00*	0840.00*	0968.00	0970.00*	0986.00*	0988.00*	0992.00*	1010.00*	1012.00*	1078.00*	1208.01*

Median Family Income 110-120%

0036.00*	0059.00	0060.00*	0148.00	0160.00	0179.00*	0245.00*	0265.00*	0275.00*	0305.00	0314.01
0412.00	0442.00*	0452.00*	0458.00*	0462.02*	0498.00*	0504.01*	0551.00*	0557.00*	0563.01	0566.00
0571.00*	0593.00	0610.02	0632.00*	0642.00*	0656.00*	0670.00*	0672.00*	0678.00*	0680.00*	0696.01*
0700.00*	0732.00*	0760.00*	0770.00*	0784.00*	0790.01*	0848.00*	0880.02*	0930.00*	0950.00*	0984.00*
0994.00*	0998.00*	1006.00*	1008.00*	1016.00*	1024.00*	1026.00*				

Median Family Income >= 120%

0001.00*	0003.01*	0005.01*	0005.02	0007.00*	0009.00	0011.00*	0013.00*	0015.02*	0021.00	0030.00*
0031.01*	0033.00*	0034.00*	0035.00*	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*	0053.01	0056.01	0062.00*	0063.00*
0065.00	0067.00*	0069.01*	0069.02*	0075.00*	0077.00*	0117.00	0119.01	0121.00	0129.01	0129.02*
0131.00	0132.00	0133.00*	0134.00	0135.00*	0136.00	0137.00*	0139.00*	0141.01*	0141.02*	0143.00
0145.00	0147.00	0149.01*	0149.02*	0151.00*	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	0171.00*	0172.00	0174.00*	0181.00*
0183.00*	0187.00*	0191.00	0195.00	0197.00*	0199.00*	0201.00*	0202.00*	0203.00*	0204.00*	0205.00*
0206.00*	0207.00*	0215.00*	0227.00	0229.00	0231.00*	0243.00*	0249.00*	0267.00*	0271.00*	0313.00*
0317.02*	0385.00*	0408.00*	0454.00*	0477.00*	0494.00*	0495.00*	0500.01*	0500.02*	0501.00*	0502.02*
0503.00*	0504.02*	0515.00*	0517.00*	0519.00*	0520.00	0528.00	0548.00*	0553.00*	0555.00*	0561.00*
0562.00*	0564.00*	0565.00*	0569.00*	0573.00*	0591.00*	0594.02*	0600.00*	0612.00*	0616.00*	0620.00*
0628.00	0636.00*	0638.00*	0640.00*	0648.00	0652.00*	0654.00*	0658.00*	0660.00*	0674.00*	0686.00*
0688.00*	0690.00*	0692.00*	0698.00	0702.01	0706.01*	0730.00*	0734.00*	0744.00*	0746.00	0748.00*
0752.00	0754.00*	0756.00	0780.00*	0798.01*	0800.00*	0928.00*	0944.01	0946.00*	0954.00*	0964.00*
0990.00*	1020.00*	1028.01	1502.00	1522.00*						

Median Family Income Not Known

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0002.00 0018.01 0018.02 0018.03 0018.04 0031.02\* 0053.02\* 0053.03\* 0086.00\* 0119.02\* 0154.00\*  
0175.00\* 0177.00\* 0221.00\* 0314.02\* 0343.00\* 0352.00\* 0357.02\* 0407.00\* 0443.00\* 0449.02 0468.00\*  
0488.00\* 0543.00 0579.01 0579.02\* 0589.02\* 0666.00\* 0702.02\* 0702.03\* 0706.02\* 0786.02\* 0792.01\*  
0808.00\* 0852.00\* 0892.00 0960.00 1028.02\* 1034.02\* 1070.02\* 1070.03\* 1170.00\* 1180.00\* 1190.00\*  
1208.03\* 9901.00\*

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income 20-30%**

0006.00\* 0020.00\* 0024.00\* 0219.00

**Median Family Income 30-40%**

0002.01\* 0010.02\* 0022.01\* 0025.00\* 0162.00\* 0168.00\* 0172.00\* 0174.01\* 0180.00\* 0184.00\* 0188.00\*  
0189.00\* 0192.00\* 0243.02\* 0277.00\*

**Median Family Income 40-50%**

0008.00 0018.00\* 0029.02 0083.00\* 0151.01\* 0164.00\* 0166.00\* 0182.00\* 0194.00 0209.01\* 0230.00\*  
0232.00\* 0234.00\* 0239.00\* 0242.00\* 0299.00\* 0309.00\*

**Median Family Income 50-60%**

0002.02\* 0036.01\* 0174.02\* 0186.00\* 0196.00 0210.00\* 0215.00\* 0223.01 0224.00\* 0229.00 0236.00\*  
0237.00\* 0245.00\* 0249.00\* 0251.00\* 0279.00 0293.00

**Median Family Income 60-70%**

0016.00 0178.00\* 0213.03\* 0223.02\* 0231.00\* 0235.02\* 0253.00 0261.00\* 0263.00\* 0267.00\* 0285.00\*  
0291.00

**Median Family Income 70-80%**

0026.01\* 0030.01\* 0038.00 0043.00 0129.02 0170.00\* 0211.00\* 0216.00\* 0218.00\* 0222.00\* 0225.00\*  
0226.00\* 0241.00\* 0243.01\* 0269.00\*

**Median Family Income 80-90%**

0012.00\* 0132.03\* 0193.00\* 0214.00\* 0233.00\* 0235.01\* 0247.00\* 0283.00\* 0287.00\* 0303.00\*

**Median Family Income 90-100%**

0022.02\* 0026.02\* 0034.00\* 0121.01 0206.00\* 0227.00\* 0228.00\* 0259.00\*

**Median Family Income 100-110%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0030.02\* 0041.00 0156.02\* 0190.00 0203.00\* 0271.00\*

**Median Family Income 110-120%**

0093.00\* 0097.00\* 0200.00 0212.00\* 0220.00\* 0255.00\* 0257.00\* 0295.00\*

**Median Family Income >= 120%**

0007.00 0009.00 0010.01\* 0013.00 0014.01\* 0015.01\* 0015.02 0021.00 0027.00\* 0031.00\* 0032.00  
0033.00 0036.02\* 0037.00 0039.00\* 0040.01\* 0040.02\* 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\* 0066.00\* 0067.00\* 0068.00\* 0069.00\* 0070.01\* 0070.02  
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  
0099.01\* 0099.02\* 0099.03\* 0100.00 0101.00 0103.00\* 0104.00 0106.01\* 0106.02\* 0108.01\* 0108.02  
0108.03\* 0109.00 0110.00 0111.00 0112.01\* 0112.02\* 0112.03 0114.01\* 0114.02 0115.00 0116.00\*  
0117.00\* 0118.00 0120.00\* 0122.00\* 0124.00\* 0125.00\* 0126.01\* 0126.02\* 0127.00 0128.00\* 0129.01  
0130.00\* 0131.00\* 0133.00\* 0134.00\* 0135.01 0136.01\* 0136.02\* 0136.03 0136.04\* 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\* 0151.02\* 0152.00 0153.01\* 0153.02 0154.01\* 0154.02\* 0154.03\* 0155.01  
0155.02\* 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\*  
0191.00 0195.00 0197.02\* 0198.00\* 0199.00 0201.01\* 0201.02\* 0205.00\* 0207.01\* 0208.00\* 0221.02\*  
0238.02\* 0238.03\* 0238.04\* 0265.00\* 0273.00\* 0275.00\* 0281.00\* 0307.00\* 0317.03\* 0317.04\*

**Median Family Income Not Known**

0001.00\* 0005.00\* 0014.02\* 0028.00\* 0029.01\* 0086.02\* 0094.00 0096.00 0098.00\* 0102.00\* 0113.00  
0119.00 0121.02\* 0132.01 0132.02\* 0135.02\* 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%**

0087.00\*

**Median Family Income 30-40%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0399.02\* 0849.01\* 0972.02\* 0972.05\*

**Median Family Income 40-50%**

0025.00\* 0043.00\* 0047.00\* 0163.00\* 0254.02\* 0273.02\* 0405.01\* 0407.01\* 0427.00\* 0797.01\* 0797.02\*

0799.00\* 0865.00 0869.00 0871.00\* 0972.06\* 1161.00\* 1163.01\* 1163.02\* 1167.00 1227.02\*

**Median Family Income 50-60%**

0033.02 0039.00\* 0040.02 0235.02\* 0273.01 0275.00 0367.00\* 0401.01\* 0403.01 0403.02\* 0413.00\*

0415.00\* 0437.02\* 0439.00\* 0443.01\* 0446.02 0463.00\* 0467.00\* 0471.00\* 0545.00\* 0559.00\* 0849.02

0853.00\* 0855.00\* 0857.00\* 0861.00\* 0863.00\* 0889.02\* 0942.02\* 1008.03\* 1185.00\* 1187.00\* 1191.00

1205.00\*

**Median Family Income 60-70%**

0051.00 0062.02\* 0085.00 0144.00\* 0205.00\* 0212.00\* 0238.00\* 0240.00\* 0249.00\* 0265.01\* 0267.00\*

0269.02\* 0271.01\* 0278.00\* 0334.04\* 0339.00\* 0375.01\* 0375.02\* 0379.00\* 0381.00\* 0401.02\* 0407.02\*

0409.02\* 0437.01\* 0443.02\* 0444.00 0446.01 0454.00\* 0455.00 0460.00 0461.00\* 0469.01\* 0549.00\*

0679.00\* 0683.00\* 0779.07\* 0803.01\* 0803.02\* 0845.00\* 0925.00 0947.00 0972.04\* 0992.00 1032.01\*

1085.00\* 1155.00\* 1157.00\*

**Median Family Income 70-80%**

0002.00\* 0028.00\* 0044.01\* 0052.00\* 0057.00 0103.00\* 0105.00 0112.00\* 0114.00\* 0122.00\* 0126.02\*

0142.01 0148.00 0151.00 0152.00\* 0157.00\* 0181.01 0182.00\* 0192.00\* 0214.00 0235.01\* 0236.00\*

0253.01\* 0259.00\* 0261.00 0266.00\* 0274.00\* 0277.02\* 0281.00\* 0287.00 0291.00\* 0309.06 0327.00\*

0347.00\* 0351.00\* 0361.00\* 0363.00\* 0365.00\* 0409.01\* 0411.00\* 0440.00 0457.00\* 0462.00\* 0466.00\*

0479.00\* 0481.00\* 0483.01\* 0489.00\* 0493.01\* 0499.00\* 0500.00\* 0551.00\* 0553.00\* 0555.00\* 0579.00\*

0581.00\* 0593.00 0687.00\* 0717.01\* 0719.00\* 0743.00 0779.08\* 0837.00\* 0907.00\* 0919.00 0938.00\*

1099.00\* 1171.00 1181.00\* 1189.00\* 1193.00\* 1201.00\* 1203.00\* 1257.00\* 1417.00\* 1451.02\*

**Median Family Income 80-90%**

0004.00\* 0012.00\* 0014.00 0024.00\* 0032.00\* 0034.00\* 0042.00\* 0054.00\* 0062.01\* 0081.00 0098.00\*

0101.00 0120.00\* 0124.00\* 0138.00\* 0156.00 0159.00\* 0166.00 0176.00\* 0178.00\* 0179.01\* 0184.01\*

0185.01\* 0186.00\* 0189.00\* 0208.00 0216.02\* 0245.00\* 0247.00\* 0255.00 0257.00\* 0258.00\* 0260.00\*

0263.00\* 0265.02\* 0269.01\* 0271.02 0277.01 0283.00\* 0293.00\* 0295.00 0329.00\* 0353.00\* 0373.00

0377.00 0448.00 0452.00\* 0456.00\* 0470.00\* 0473.00\* 0475.00\* 0482.00\* 0492.01\* 0497.00\* 0502.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

0535.01\* 0547.00\* 0548.00\* 0565.00\* 0577.00\* 0589.00\* 0591.00\* 0595.02\* 0613.01\* 0621.00\* 0745.00\*  
 0779.06\* 0809.00\* 0818.00 0846.02 0859.00\* 0889.03\* 0929.00\* 0942.03 0945.00\* 0998.02\* 1010.04\*  
 1032.02\* 1039.00\* 1047.00\* 1159.00\* 1175.00\* 1347.01 1447.00\* 1451.01\* 1463.00\*

**Median Family Income 90-100%**

0008.00\* 0016.00\* 0022.00 0030.00\* 0038.00\* 0040.01 0065.02\* 0071.00\* 0079.00 0094.00 0104.00\*  
 0108.00 0110.00\* 0116.00\* 0126.01\* 0141.00 0143.00\* 0147.00\* 0149.00 0150.00\* 0154.00 0161.00\*  
 0170.00\* 0172.00\* 0180.00\* 0184.02\* 0190.00\* 0194.00\* 0196.00\* 0202.00 0204.00 0206.00\* 0220.01\*  
 0243.00\* 0251.00\* 0253.02 0272.00\* 0279.00\* 0280.00\* 0282.00\* 0309.03\* 0320.00 0334.03\* 0384.00\*  
 0399.01\* 0404.00\* 0405.02\* 0414.00\* 0424.00\* 0458.00\* 0465.00\* 0468.00\* 0469.02\* 0480.00\* 0483.02\*  
 0485.00\* 0493.02\* 0502.01\* 0518.00\* 0520.00\* 0530.00\* 0531.00 0540.00\* 0542.00 0552.00\* 0554.00\*  
 0557.00\* 0587.00\* 0595.01\* 0629.00\* 0635.00\* 0639.00\* 0641.01\* 0664.03 0939.00\* 0942.01\* 0954.00\*  
 1139.00\* 1227.03\* 1241.00\* 1347.02 1403.00\*

**Median Family Income 100-110%**

0006.00\* 0020.00\* 0036.00\* 0055.00 0058.00\* 0059.00\* 0061.00\* 0083.00 0096.00 0102.00\* 0119.00\*  
 0125.00\* 0128.00\* 0130.00 0132.00 0142.02 0145.00\* 0158.01 0158.02 0164.00\* 0169.00 0187.00\*  
 0198.00\* 0220.02\* 0254.01\* 0262.00\* 0264.00\* 0276.00\* 0285.00\* 0289.00 0309.05\* 0317.00\* 0328.00  
 0330.00 0366.00\* 0371.00\* 0394.00\* 0450.00\* 0459.00\* 0464.00\* 0478.01\* 0478.02 0507.00\* 0510.00  
 0512.00\* 0513.00\* 0515.00\* 0525.00\* 0532.00\* 0536.01\* 0560.00\* 0567.00 0568.00 0583.00 0585.00\*  
 0598.00\* 0603.00\* 0606.00\* 0627.00 0645.00\* 0654.01\* 0657.02\* 0680.00\* 0690.00\* 0693.00\* 0694.00\*  
 0717.02\* 0790.00\* 0814.00 0840.00 0998.01\* 1008.04\* 1017.00\* 1033.00 1147.00\* 1195.00\* 1227.04\*  
 1341.00\* 1377.00\* 1409.02\* 1529.01 1621.00

**Median Family Income 110-120%**

0007.02\* 0010.00\* 0018.00\* 0086.00\* 0088.00 0095.00\* 0113.00 0117.00 0118.00\* 0121.00 0137.00\*  
 0140.00\* 0168.00\* 0183.00\* 0185.02\* 0188.00\* 0230.00\* 0270.00\* 0284.00\* 0288.02\* 0294.00 0297.00  
 0306.00 0309.04 0334.01\* 0357.00\* 0472.00\* 0484.00\* 0492.02\* 0496.00\* 0505.00\* 0508.00 0522.00\*  
 0526.00\* 0534.01\* 0538.00\* 0539.01\* 0556.00\* 0562.00\* 0620.00\* 0623.00\* 0626.00\* 0633.01\* 0637.00  
 0646.00\* 0656.00\* 0660.00\* 0664.02\* 0682.00\* 0695.00\* 0697.02\* 0709.00\* 0713.05\* 0741.00\* 0779.03\*  
 0779.04\* 0779.05\* 0792.00\* 0838.00\* 0846.01\* 0964.00\* 0991.00\* 1029.00 1059.00\* 1072.01\* 1151.00\*  
 1199.00\* 1215.00\* 1301.00\* 1367.00\* 1385.01\* 1459.00\* 1467.00 1551.03\* 1579.02\*

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

0001.01\* 0001.02\* 0007.01 0019.01 0019.02\* 0019.03 0026.00\* 0031.00 0033.01\* 0045.00\* 0053.00\*  
 0063.00\* 0065.01\* 0069.00\* 0073.00\* 0075.00\* 0077.00\* 0091.00\* 0097.00\* 0100.00\* 0106.00\* 0111.00\*  
 0115.00\* 0123.01 0134.00\* 0135.00\* 0136.00\* 0153.00\* 0155.00\* 0174.00\* 0181.02\* 0216.01\* 0232.00\*  
 0288.01\* 0334.05\* 0337.00 0352.00\* 0358.00\* 0368.00\* 0376.00\* 0398.00\* 0400.00\* 0402.00\* 0432.00\*  
 0434.00\* 0476.00\* 0495.00\* 0504.00\* 0506.00\* 0511.00\* 0516.00\* 0517.00\* 0521.00\* 0524.00\* 0528.00\*  
 0558.00\* 0564.00\* 0580.00 0582.00\* 0592.00\* 0594.00\* 0596.00\* 0600.00\* 0601.00 0608.00 0610.00\*  
 0612.00\* 0614.00\* 0616.01\* 0616.02\* 0618.00\* 0619.00\* 0622.00\* 0625.00\* 0630.00\* 0632.00 0633.02\*  
 0638.00\* 0650.00\* 0657.03 0659.00\* 0661.00\* 0663.01\* 0664.01\* 0665.01\* 0667.01\* 0669.00\* 0671.00  
 0677.00\* 0697.01 0703.00\* 0707.00 0711.00 0713.03 0713.04\* 0713.06\* 0721.00\* 0723.00\* 0729.00\*  
 0731.00\* 0737.00\* 0739.00\* 0747.00\* 0749.00\* 0757.01\* 0757.02\* 0769.01 0769.02\* 0773.00\* 0775.00\*  
 0779.02\* 0788.00\* 0864.00 0884.00\* 0892.01 0916.03\* 0922.00\* 0928.00\* 0934.01\* 0934.02\* 0973.00  
 0981.00 0987.00 0997.01\* 0997.03 0997.04 0997.05\* 1008.01\* 1010.02\* 1093.00 1097.00\* 1113.00\*  
 1123.00 1129.00\* 1133.00\* 1141.00\* 1207.01 1223.00\* 1247.00\* 1265.00\* 1267.00\* 1277.00\* 1291.02\*  
 1291.03\* 1291.04\* 1333.00 1339.00\* 1399.00\* 1409.01\* 1429.00 1435.00\* 1441.00\* 1471.00\* 1479.00\*  
 1483.00\* 1507.01 1507.02\* 1529.02\* 1551.01\* 1551.04\* 1571.01\* 1571.02\* 1579.01 1579.03 1617.00

**Median Family Income Not Known**

0001.03\* 0001.04 0037.00\* 0050.00\* 0099.00\* 0107.01 0171.01\* 0171.02\* 0179.02\* 0199.01\* 0199.02  
 0199.03\* 0216.03\* 0219.00 0229.00\* 0246.00\* 0288.03\* 0299.00\* 0331.00\* 0383.01\* 0383.02\* 0426.00\*  
 0535.02\* 0539.02\* 0561.00\* 0566.00\* 0590.00\* 0599.00\* 0607.01\* 0613.02\* 0624.00\* 0641.02\* 0654.02\*  
 0655.01\* 0663.02\* 0664.04\* 0716.00\* 0793.00\* 0892.02\* 0916.02\* 0916.04\* 0918.00\* 0972.07\* 0999.00\*  
 1010.03\* 1072.02\* 1207.02\* 1211.00\* 1283.00\* 1385.02\* 1567.00\* 9901.00\*

**RICHMOND COUNTY (085), NY**

**MSA: 35614**

**Low Income**

0027.00 0040.03 0133.01\*

**Moderate Income**

0007.00\* 0011.00\* 0021.00 0029.00 0040.01 0075.00 0128.06 0141.00 0173.00 0207.02 0223.00  
 0231.00\* 0319.01\*

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0003.00 0006.00\* 0008.00\* 0009.00\* 0017.00\* 0018.00\* 0036.00\* 0039.00\* 0040.04 0050.00 0059.01\*  
0064.00 0074.00 0077.00\* 0081.00 0096.02 0105.00 0112.01 0112.03 0114.01 0114.02 0122.00  
0125.00 0132.04 0133.02 0156.03 0170.13\* 0170.15\* 0177.02\* 0198.00 0207.01\* 0208.04 0213.00\*  
0239.00\* 0247.00\* 0273.02\* 0277.02 0277.04 0291.02 0303.01 0303.02\* 0319.02

**Upper Income**

0020.01\* 0020.02 0033.00\* 0040.02\* 0047.00\* 0067.00 0070.01 0070.02 0096.01 0097.01 0121.00  
0128.04\* 0128.05\* 0132.01\* 0132.03 0134.00 0138.00 0146.04 0146.05 0146.06\* 0146.07 0146.08  
0147.00 0151.00 0156.01 0156.02 0169.01 0170.05 0170.07 0170.09 0170.11 0170.12\* 0170.14\*  
0170.16\* 0176.00 0177.01 0181.00 0187.01\* 0187.03\* 0187.04\* 0189.01 0189.02 0197.00\* 0201.00  
0208.03 0208.05\* 0208.06 0226.01 0226.02 0244.01 0244.02 0248.00 0251.00 0273.01\* 0277.05\*  
0277.06 0279.00 0291.04\* 0291.05 0291.06 0323.00

**Income Not Known**

0059.02\* 0097.02\* 0112.04\* 0154.00\* 0228.01\* 0228.02\* 9901.00\*

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income 20-30%**

0005.02\* 0010.00\*

**Median Family Income 30-40%**

0001.03\* 0029.00\* 0036.00\* 0093.00\*

**Median Family Income 40-50%**

0001.01\* 0003.00\* 0011.01\* 0031.00\*

**Median Family Income 50-60%**

0002.04 0005.01\* 0013.04\* 0013.05 0035.00\*

**Median Family Income 60-70%**

0004.03\* 0006.01\* 0012.00\* 0013.02\* 0016.00\* 0028.00\* 0040.01\* 0080.00\* 0142.00

**Median Family Income 70-80%**

0002.05 0004.01\* 0004.04\* 0011.02\* 0057.04\* 0059.01\* 0062.00\* 0078.00\* 0092.02\* 0094.00\* 0116.01\*  
0143.00\* 9810.00\*

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0006.02\* 0024.02\* 0024.03\* 0024.05 0030.00\* 0032.00\* 0079.01\* 0116.02\* 9840.00\*

**Median Family Income 90-100%**

0002.03\* 0021.06\* 0022.03\* 0027.00\* 0038.00\* 0065.00\* 0079.02\* 0091.00\* 0128.04\* 0129.00\* 0141.00\*

**Median Family Income 100-110%**

0002.02\* 0014.03\* 0015.03 0017.01\* 0039.00\* 0057.02\* 0058.00\* 0061.00\* 0063.01 0089.02\* 0090.00\*  
0133.04\*

**Median Family Income 110-120%**

0008.01\* 0008.02\* 0015.04\* 0017.02\* 0021.07\* 0026.00 0034.00\* 0037.00 0040.02\* 0048.02\* 0060.00\*  
0064.00\* 0081.00\* 0087.00\* 0134.01\* 0134.02 0135.00\*

**Median Family Income >= 120%**

0001.04\* 0007.01\* 0007.02\* 0008.03\* 0009.00 0013.01\* 0014.01 0014.02\* 0015.02\* 0015.05\* 0018.00\*  
0019.00\* 0020.00\* 0021.01\* 0021.03\* 0021.04\* 0021.05\* 0022.01\* 0022.02\* 0022.04\* 0023.00\* 0024.01\*  
0024.04\* 0041.00\* 0042.00 0045.00\* 0046.00\* 0047.00\* 0048.01\* 0049.00\* 0050.01\* 0050.02\* 0051.00\*  
0052.00\* 0053.00\* 0054.00\* 0055.00\* 0057.03\* 0059.02\* 0066.00\* 0067.00\* 0068.01\* 0068.02\* 0069.00  
0070.00\* 0071.00\* 0072.00\* 0073.00\* 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\* 0088.01\* 0088.02\* 0089.01\* 0092.01\* 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\* 0114.01\* 0114.02\* 0115.00\* 0117.00\* 0118.00\* 0119.02\* 0120.00\*  
0121.01\* 0121.02\* 0122.01\* 0122.02\* 0123.01\* 0123.03\* 0123.04\* 0124.00\* 0125.01\* 0125.02\* 0125.03\*  
0126.00\* 0127.00\* 0128.03\* 0130.00\* 0131.02\* 0131.03\* 0131.04\* 0132.01\* 0132.02\* 0133.01\* 0136.00\*  
0137.00 0138.00\* 0139.00\* 0140.00\* 0144.00\* 0145.00\* 0146.04\* 0146.05\* 0146.06\* 0146.07\* 0147.01\*  
0147.03\* 0147.04\* 0148.05\* 0148.06\* 0148.08\* 0148.09\* 0148.10\* 0148.11\* 0148.12\* 0148.13\* 0149.01\*  
0149.03\* 0149.07\* 0149.08\* 0149.09\* 0150.00 0151.00\*

**Median Family Income Not Known**

0033.00 0056.00\* 0063.02\* 9820.00\* 9830.00\* 9850.00\*

**ASSESSMENT AREA - 0018**

**DELAWARE COUNTY (045), PA**

**MSA: 37964**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Median Family Income 30-40%**

4107.00

**Median Family Income 40-50%**

4048.00\* 4052.00 4054.00\*

**Median Family Income 50-60%**

4004.02\* 4045.00\* 4049.00\* 4064.02\*

**Median Family Income 60-70%**

4003.01\* 4003.02 4005.00\* 4037.02 4043.00\* 4047.00\* 4053.00\* 4066.00\*

**Median Family Income 70-80%**

4008.01\* 4014.02\* 4029.00 4051.00\* 4063.00\* 4064.01\* 4105.00

**Median Family Income 80-90%**

4004.01 4022.00 4023.00\* 4026.00\* 4027.00\* 4031.04 4034.02 4050.00\*

**Median Family Income 90-100%**

4006.00 4015.03 4017.00 4028.00 4030.02 4033.00 4067.00

**Median Family Income 100-110%**

4011.01\* 4013.03\* 4020.00\* 4021.00 4025.00 4031.01 4031.03\* 4034.01

**Median Family Income 110-120%**

4007.00 4015.02\* 4018.00\* 4035.01 4038.00\* 4040.03\* 4041.02 4046.00\*

**Median Family Income >= 120%**

4008.02 4009.00\* 4010.00 4011.03\* 4011.04 4012.00 4013.02 4014.01\* 4016.00\* 4019.00\* 4030.01\*

4032.00 4035.02\* 4036.01 4036.02\* 4037.01\* 4039.01 4039.02\* 4040.04 4041.01 4041.03\* 4044.00\*

4061.00\* 4062.01 4062.02\* 4065.00\* 4068.01\* 4068.02 4068.04\* 4068.05\* 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 4098.03 4098.04 4099.02

4099.03 4099.04 4100.00 4101.01\* 4101.02 4102.00\* 4103.03\* 4103.04\* 4103.05\* 4103.06 4104.01

4104.02 4104.03\* 4106.01 4106.02 4108.00\*

**Median Family Income Not Known**

4024.00\* 9800.00\* 9801.00\* 9802.00\* 9803.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

\* denotes no loans made in specified tracts

**Agency: OCC - 1**

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

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**PHILADELPHIA COUNTY (101), PA**

**MSA: 37964**

**Median Family Income < 10%**

0104.00\*

**Median Family Income 20-30%**

0088.02\* 0110.00\* 0176.01\* 0287.00 0291.00

**Median Family Income 30-40%**

0106.00\* 0147.00\* 0148.00\* 0169.02 0175.00 0176.02\* 0177.02\* 0188.01 0195.01\* 0195.02\* 0199.00\*

0201.01 0283.00\* 0294.00 0377.00\* 0391.00\*

**Median Family Income 40-50%**

0066.00 0082.00\* 0094.00\* 0108.00\* 0109.00\* 0112.00 0118.00\* 0131.00\* 0163.00\* 0166.00\* 0168.00\*

0174.00\* 0178.00\* 0179.00\* 0192.00\* 0198.00 0204.00\* 0246.00 0249.00\* 0285.00\* 0286.00\* 0288.00

0300.00\* 0323.00 0330.00\* 0381.00

**Median Family Income 50-60%**

0022.00\* 0033.00 0041.03\* 0056.00\* 0061.00\* 0062.00\* 0063.00 0064.00\* 0071.01\* 0072.00 0083.02\*

0085.00\* 0092.00\* 0093.00\* 0113.00\* 0132.00\* 0145.00\* 0151.01\* 0151.02\* 0156.00\* 0164.00\* 0167.02\*

0173.00 0190.00\* 0200.00\* 0202.00\* 0244.00\* 0245.00\* 0253.00\* 0279.02\* 0289.01\* 0289.02\* 0290.00\*

0298.00\* 0299.00\* 0301.00\* 0310.00\* 0312.00

**Median Family Income 60-70%**

0032.00 0037.02\* 0060.00\* 0067.00\* 0070.00\* 0071.02 0081.02\* 0084.00\* 0095.00\* 0096.00\* 0102.00\*

0103.00\* 0105.00\* 0107.00\* 0114.00 0121.00\* 0139.00\* 0162.00\* 0167.01\* 0172.02\* 0188.02\* 0201.02\*

0203.00\* 0205.00\* 0252.00 0273.00 0280.00\* 0282.00\* 0305.01\* 0311.01\* 0311.02\* 0314.02\* 0319.00

0321.00\* 0335.00\* 0336.00 0345.02 0382.00 0383.01

**Median Family Income 70-80%**

0020.00\* 0036.00\* 0037.01\* 0040.01\* 0065.00 0073.00\* 0074.00 0081.01\* 0083.01\* 0088.01\* 0101.00\*

0111.00 0138.00\* 0140.00\* 0141.00\* 0153.00\* 0169.01\* 0171.00\* 0239.00\* 0243.00\* 0247.00\* 0248.00\*

0263.02\* 0266.00\* 0267.00 0268.00 0271.00\* 0277.00 0278.00\* 0293.00 0305.02\* 0309.00\* 0313.00\*

0314.01 0315.01\* 0315.02\* 0318.00\* 0320.00\* 0325.00\* 0329.00 0357.01\* 0357.02\* 0380.00 0390.01\*

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

0028.01\* 0030.01\* 0041.04\* 0042.01\* 0077.00\* 0098.02\* 0146.00\* 0152.00\* 0172.01 0184.00 0191.00  
 0242.00 0261.00\* 0276.00\* 0279.01\* 0281.00\* 0306.00 0307.00\* 0316.00\* 0317.00\* 0334.00 0346.00

**Median Family Income 90-100%**

0028.02 0042.02\* 0055.00\* 0086.02\* 0098.01 0119.00\* 0122.01\* 0122.04\* 0157.00 0180.01\* 0218.00\*  
 0260.00\* 0262.00\* 0263.01\* 0264.00\* 0265.00\* 0274.02\* 0275.00 0302.00 0326.00\* 0341.00\* 0345.01\*  
 0347.01 0348.01\* 0349.00 0356.01 0372.00\*

**Median Family Income 100-110%**

0002.00 0031.00 0039.01\* 0039.02\* 0054.00\* 0080.00\* 0086.01\* 0115.00\* 0170.00 0258.00\* 0259.00\*  
 0272.00 0274.01\* 0308.00\* 0331.01\* 0332.00\* 0337.02\* 0338.00 0342.00\* 0353.02\* 0358.00\* 0363.02\*  
 0379.00\*

**Median Family Income 110-120%**

0008.03 0023.00\* 0025.00 0041.01\* 0100.00\* 0183.00\* 0210.00\* 0257.00 0292.00\* 0331.02 0337.01  
 0339.00 0353.01\* 0359.00\* 0365.01 0389.00

**Median Family Income >= 120%**

0001.01 0001.02 0003.00 0004.01 0004.03 0004.04 0005.00 0006.00 0007.01 0007.02\* 0008.01\*  
 0008.05 0008.06 0009.01\* 0009.02\* 0010.01\* 0010.02\* 0011.01\* 0011.02 0012.01\* 0012.03\* 0012.04\*  
 0013.01\* 0013.02\* 0014.00 0015.00\* 0016.00\* 0017.00\* 0018.00\* 0019.00\* 0021.00\* 0024.00 0027.01\*  
 0027.02 0029.00 0030.02\* 0038.00\* 0040.02 0078.00\* 0079.00\* 0087.01\* 0087.02\* 0091.00\* 0117.00\*  
 0120.00 0122.03 0125.01\* 0125.02 0133.00 0134.01\* 0134.02\* 0135.00\* 0136.01\* 0136.02\* 0137.01\*  
 0142.01\* 0142.02 0143.00\* 0144.00 0158.00\* 0160.01 0160.02\* 0161.00 0180.02\* 0206.00\* 0207.01\*  
 0207.02 0208.00\* 0209.00\* 0211.00\* 0212.00\* 0213.00\* 0214.00\* 0215.00 0216.00\* 0217.00 0219.00\*  
 0220.00\* 0231.00\* 0235.00\* 0236.00 0237.00\* 0238.00\* 0240.00\* 0254.00\* 0255.00\* 0256.00\* 0269.00\*  
 0270.00 0333.00\* 0340.00\* 0344.00\* 0347.02\* 0348.02 0348.03\* 0351.00\* 0352.00\* 0355.00\* 0356.02\*  
 0360.00 0361.00\* 0362.01\* 0362.02\* 0362.03 0363.01\* 0363.03\* 0364.00 0365.02 0366.00\* 0367.00  
 0369.02\* 0373.00\* 0375.00\* 0376.00 0378.00 0384.00\* 0385.00\* 0386.00\* 0387.00\* 0388.00\* 0390.02\*  
 9802.00\*

**Median Family Income Not Known**

0090.00 0137.02\* 0149.00\* 0165.00\* 0177.01\* 0197.00\* 0241.00\* 0284.00\* 0369.01\* 9800.01\* 9800.02\*  
 9800.03\* 9801.00\* 9803.00\* 9804.00\* 9805.00\* 9806.00\* 9807.01\* 9807.02\* 9808.00\* 9809.01 9809.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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9809.03\* 9809.04\* 9809.05\* 9809.06\* 9891.00 9892.00\* 9893.00

**ASSESSMENT AREA - 0019**

**BRISTOL COUNTY (005), MA**

**MSA: 39300**

**Median Family Income 20-30%**

6507.00

**Median Family Income 30-40%**

6411.01 6412.00 6414.00\* 6508.00 6523.00

**Median Family Income 40-50%**

6140.00\* 6402.02\* 6410.00 6413.00 6419.00\* 6420.00 6422.00\* 6506.00 6512.00\* 6517.00 6518.00  
6519.00 6526.00

**Median Family Income 50-60%**

6136.00 6138.00 6314.00 6402.01\* 6403.00\* 6406.00\* 6409.01 6416.00\* 6421.00 6509.00 6524.00  
6525.00\* 6527.00

**Median Family Income 60-70%**

6137.00 6139.01\* 6316.00 6405.00 6415.00\* 6417.00\* 6503.00 6504.00 6505.00 6511.00 6513.00  
6516.00\* 6520.00\*

**Median Family Income 70-80%**

6401.00 6404.00\* 6418.00 6461.01 6522.00 6552.00\*

**Median Family Income 80-90%**

6311.02\* 6315.00\* 6407.00\* 6502.02 6514.00 6515.00 6528.00\* 6542.00

**Median Family Income 90-100%**

6141.01\* 6301.01\* 6311.01 6408.00 6501.02 6521.00 6531.01 6532.03\*

**Median Family Income 100-110%**

6131.00 6133.00\* 6134.00\* 6139.02 6301.02 6318.00 6424.00\* 6441.01 6441.02\* 6451.01\* 6510.01  
6510.02

**Median Family Income 110-120%**

6122.01 6141.02 6322.00 6423.00\* 6442.00 6501.01 6502.01 6541.00 6553.00 6554.00

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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6001.00\* 6002.02 6002.03\* 6002.04 6101.00\* 6102.02 6102.03\* 6102.04\* 6111.01\* 6111.02 6112.01  
6112.02\* 6121.00 6122.02 6151.00 6161.00 6171.01 6171.02 6302.01 6302.02 6303.01 6303.02\*  
6304.00 6312.00 6313.00 6317.00 6321.00 6331.00 6332.00 6425.00 6451.02 6451.03 6461.03  
6461.04 6531.02 6532.04\* 6533.01 6533.04 6551.00 9855.00 9856.00\*

**Median Family Income Not Known**

9900.00\*

**BRISTOL COUNTY (001), RI**

**MSA: 39300**

**Moderate Income**

0307.00

**Middle Income**

0305.00 0306.01 0306.02 0308.00

**Upper Income**

0301.00\* 0302.00 0303.00 0304.00\* 0309.01 0309.02

**KENT COUNTY (003), RI**

**MSA: 39300**

**Moderate Income**

0201.02 0203.00 0206.04\* 0215.02 0217.00\* 0223.00

**Middle Income**

0201.01 0202.00 0204.00\* 0205.00 0206.01 0206.02\* 0206.03 0207.01\* 0210.01\* 0210.02\* 0211.00  
0212.00\* 0213.00\* 0214.01\* 0214.02\* 0215.01\* 0218.00\* 0219.01 0219.02\* 0220.00\* 0221.00 0222.02  
0224.00\*

**Upper Income**

0207.02 0207.03 0208.00 0209.01 0209.03 0209.04 0216.00 0219.03\* 0222.01

**Income Not Known**

9800.00

**NEWPORT COUNTY (005), RI**

**MSA: 39300**

**Low Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0402.00\* 0405.00\*

**Moderate Income**

0412.00\*

**Middle Income**

0403.02\* 0403.03\* 0404.00 0409.00\* 0410.00 0411.00\* 0416.01 0416.02

**Upper Income**

0401.01\* 0401.02 0401.04 0401.05\* 0403.04 0406.00 0407.00\* 0408.00\* 0413.00 0414.00 0417.01

0417.02

**Income Not Known**

9900.00\*

**PROVIDENCE COUNTY (007), RI**

**MSA: 39300**

**Median Family Income 20-30%**

0005.00

**Median Family Income 30-40%**

0003.01 0018.00\* 0020.00\* 0027.00\* 0111.00 0152.00 0176.00\* 0181.00 0183.00\*

**Median Family Income 40-50%**

0001.01 0002.00 0003.02 0006.00 0012.00 0108.00 0109.00 0110.00 0151.00 0153.00\* 0159.00

0161.00 0164.00 0174.00\* 0179.00\* 0180.00

**Median Family Income 50-60%**

0004.00\* 0014.00 0017.00\* 0029.00 0154.00 0167.00\* 0171.00

**Median Family Income 60-70%**

0001.02 0010.00 0016.01 0019.00 0023.00 0025.00 0026.00 0028.01 0121.03 0141.00 0173.00

0184.00\*

**Median Family Income 70-80%**

0015.00 0021.02\* 0022.00 0104.00 0118.00 0124.02 0137.02 0147.00 0155.00 0160.00\*

**Median Family Income 80-90%**

0009.00 0013.00\* 0016.02\* 0021.01\* 0028.02\* 0031.00 0102.00 0103.00 0105.01 0120.00 0121.02

0135.00 0136.00 0140.00 0150.00\* 0166.00\* 0170.00 0175.00 0177.00\* 0178.00\* 0182.00\* 0185.00

**Median Family Income 90-100%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0011.00 0036.01 0105.02 0117.01 0125.00 0129.00\* 0138.00\* 0148.00 0156.00 0163.00

**Median Family Income 100-110%**

0008.00 0024.00 0106.00 0107.01\* 0112.00 0119.01 0119.02 0121.04 0130.02 0137.01 0142.00

0144.00 0145.02 0158.00 0168.00\*

**Median Family Income 110-120%**

0037.00 0101.01\* 0101.02 0107.02 0113.01 0115.00 0122.00 0123.00 0124.01 0126.01 0126.02

0127.02 0128.01 0131.01\* 0131.02 0132.02 0143.00 0146.00 0157.00\*

**Median Family Income >= 120%**

0032.00 0033.00 0034.00 0035.00 0036.02 0113.02\* 0114.02 0114.03 0114.04\* 0114.05 0116.00

0117.02 0127.01 0128.02\* 0128.03 0130.01 0132.01 0133.00\* 0134.00 0139.00 0145.01\* 0165.00

0169.00\*

**Median Family Income Not Known**

0007.00\*

**WASHINGTON COUNTY (009), RI**

**MSA: 39300**

**Middle Income**

0415.00\* 0501.03 0507.01 0508.01\* 0508.02\* 0509.01\* 0511.01 0511.02\* 0512.02 0513.02 0514.00\*

**Upper Income**

0501.02\* 0501.04 0503.01 0503.02 0504.01 0504.02 0505.00 0506.00 0507.02\* 0509.02\* 0510.00\*

0512.01\* 0513.04 0513.05\* 0513.06 0515.02 0515.03 0515.04

**Income Not Known**

9901.00\* 9902.00\*

**ASSESSMENT AREA - 0020**

**BERKS COUNTY (011), PA**

**MSA: 39740**

**Low Income**

0001.00 0002.00 0009.00\* 0010.00 0013.00\* 0014.00\* 0019.00\* 0021.00\* 0022.00\* 0023.00\* 0025.00\*

0026.00\*

**Moderate Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0003.00\* 0004.00\* 0005.00\* 0007.00\* 0008.00\* 0011.00\* 0012.00\* 0015.00\* 0016.00\* 0017.00\* 0020.01\*  
0020.02\* 0029.00 0104.01\* 0111.01 0112.00 0122.00\* 0126.00

**Middle Income**

0006.00\* 0018.00\* 0027.00\* 0101.00\* 0102.01\* 0102.02\* 0103.03\* 0104.02 0105.00\* 0106.01\* 0107.02\*  
0108.01 0108.03\* 0109.02 0109.04 0109.05 0110.00 0113.00\* 0114.00\* 0115.00 0116.01\* 0116.02  
0117.05 0118.00 0120.01 0120.04 0121.01\* 0121.03\* 0121.04\* 0123.00\* 0124.00 0125.00\* 0127.01  
0128.00\* 0129.01 0130.00 0131.00 0132.00 0133.01\* 0133.02 0134.02\* 0134.04 0136.00 0137.01  
0137.02\* 0138.00\* 0139.01\* 0139.02 0140.00 0141.02 0142.01 0142.02\*

**Upper Income**

0103.02\* 0103.04 0106.02 0107.01\* 0108.04 0109.03 0111.02 0116.03\* 0117.02 0117.03\* 0117.04\*  
0119.02 0119.03 0119.05\* 0119.06 0120.03\* 0121.06\* 0121.07\* 0127.02\* 0129.02 0134.03 0135.01  
0135.02 0135.03\*

**Income Not Known**

0141.01\*

**ASSESSMENT AREA - 0021**

**ROCKINGHAM COUNTY (015), NH**

**MSA: 40484**

**Moderate Income**

0034.00\* 0035.00\* 0550.02 0630.03\* 1003.02 1041.01 1071.00

**Middle Income**

0033.01 0033.02 0036.01 0036.02 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 0625.00\* 0630.01 0650.05\*  
0650.06\* 0650.07\* 0650.08 0650.09\* 0650.10\* 0675.02\* 0675.03\* 0675.04\* 0710.02\* 1002.00 1003.01  
1004.01 1011.01 1011.02 1021.00 1031.00\* 1041.02 1051.00\* 1062.00 1072.00\*

**Upper Income**

0038.01 0038.02\* 0039.02\* 0510.00\* 0600.00\* 0640.00 0660.00 0670.00 0675.05\* 0691.00\* 0692.00\*  
0693.00\* 0697.00\* 0710.01\* 1001.00 1004.02 1061.01 1061.02 1064.00\* 1074.00\* 1075.00\*

**Income Not Known**

0630.04\* 9800.11 9900.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**ASSESSMENT AREA - 0022**

**HAMPDEN COUNTY (013), MA**

**MSA: 44140**

**Low Income**

8006.00\* 8007.00\* 8008.00\* 8009.00\* 8011.01 8012.00\* 8014.01\* 8017.00\* 8018.00 8019.01\* 8020.00\*  
8022.00\* 8114.00\* 8115.00\* 8116.00\* 8117.00\* 8120.01\*

**Moderate Income**

8001.01\* 8001.02\* 8002.02\* 8004.00\* 8013.00\* 8014.02\* 8015.01\* 8015.02 8015.03\* 8016.05\* 8019.02\*  
8021.01 8023.00 8026.01\* 8102.00\* 8104.03\* 8106.01\* 8107.00\* 8108.00\* 8109.01 8111.01\* 8111.02\*  
8118.00\* 8121.04\* 8122.01\* 8123.00 8127.01\* 8127.02

**Middle Income**

8002.01\* 8003.00\* 8005.00\* 8016.01\* 8016.02\* 8016.03\* 8016.04\* 8025.00\* 8026.02\* 8103.00 8104.04\*  
8104.12\* 8109.02\* 8110.00\* 8112.00\* 8113.01\* 8113.02\* 8120.02\* 8121.01\* 8121.03\* 8122.02\* 8124.03\*  
8125.00\* 8129.01\* 8130.01\* 8130.02\* 8132.07\* 8132.08\* 8134.01\* 8138.01

**Upper Income**

8024.00\* 8101.00\* 8104.14\* 8106.02\* 8119.00\* 8124.01\* 8124.04\* 8126.00\* 8128.00 8129.02\* 8131.01  
8131.02\* 8132.04\* 8132.05\* 8132.06\* 8132.09\* 8133.01\* 8133.03\* 8133.04\* 8134.03\* 8134.04\* 8135.00  
8136.01\* 8136.02\* 8137.01\* 8137.02\* 8138.02

**Income Not Known**

8011.02\* 8129.03\*

**HAMPSHIRE COUNTY (015), MA**

**MSA: 44140**

**Moderate Income**

8201.02 8224.02\*

**Middle Income**

8201.01\* 8202.07\* 8205.00\* 8210.00\* 8211.01\* 8215.00\* 8216.01\* 8217.00\* 8220.00\* 8223.00\* 8226.01\*  
8226.03\* 8226.07\* 8227.00\*

**Upper Income**

8202.05 8202.06\* 8203.00\* 8207.00\* 8208.01\* 8209.00\* 8212.00\* 8213.00\* 8214.00\* 8216.02\* 8219.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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8219.03\* 8219.04\* 8222.00\* 8224.01\* 8225.00\*

**Income Not Known**

8204.00\* 8206.00\* 8208.02\*

**ASSESSMENT AREA - 0023**

**MERCER COUNTY (021), NJ**

**MSA: 45940**

**Low Income**

0004.00 0005.00\* 0008.00\* 0009.00 0010.00\* 0011.02 0014.01\* 0014.02\* 0015.00 0016.00\* 0017.00\*  
0018.00 0019.00 0020.00 0022.00

**Moderate Income**

0001.00\* 0002.00\* 0003.00 0006.00\* 0007.00 0011.01\* 0012.00\* 0013.00\* 0021.00\* 0025.00 0026.01  
0026.02\* 0027.01 0028.00 0029.02 0030.09\* 0031.00 0034.00 0036.01 0036.02 0037.07

**Middle Income**

0027.02\* 0029.03 0029.04 0030.02\* 0030.03 0030.04 0030.06 0030.07\* 0030.08 0032.01 0033.03\*  
0035.00 0037.03\* 0037.04\* 0037.08\* 0044.03 0044.04\* 0044.06 0044.07\* 0044.09\*

**Upper Income**

0030.01 0032.02 0033.01\* 0033.04 0037.06 0038.00 0039.02\* 0039.03\* 0039.04\* 0039.05 0040.00  
0042.03 0042.04\* 0042.05 0042.06\* 0043.06 0043.07 0043.09 0043.11\* 0043.12 0043.13\* 0043.14  
0043.15\* 0043.16 0044.08\* 0045.01 0045.02\*

**Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0024**

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**Median Family Income 20-30%**

0145.01\*

**Median Family Income 30-40%**

0021.00\* 0029.00\* 0030.02 0149.08\*

**Median Family Income 40-50%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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0003.00 0006.01\* 0009.00\* 0019.02\* 0022.00\* 0023.00\*

**Median Family Income 50-60%**

0016.00 0026.00\* 0027.00 0141.00\* 0149.06\* 0154.00\* 0158.02\*

**Median Family Income 60-70%**

0024.00\* 0107.04\* 0136.15\* 0147.03\* 0149.07\* 0151.00\* 0155.02 0160.00\*

**Median Family Income 70-80%**

0004.00 0005.00\* 0120.00\* 0121.00\* 0122.00\* 0127.00\* 0129.00\* 0132.00\* 0137.00\* 0139.01\* 0140.00

0148.08\* 0149.09\* 0156.00\* 0166.10\* 0166.13\*

**Median Family Income 80-90%**

0014.00\* 0025.00\* 0101.04 0101.06\* 0107.03\* 0112.03\* 0123.00\* 0124.00\* 0125.00\* 0130.00\* 0131.00\*

0133.00\* 0136.11\* 0142.00\* 0148.03 0148.13\* 0149.03\* 0152.00\* 0159.00\*

**Median Family Income 90-100%**

0104.00\* 0126.00\* 0136.08\* 0136.14\* 0138.00\* 0139.05\* 0144.04\* 0147.05\* 0148.09\* 0148.10\* 0149.04\*

0161.00\* 0163.01\* 0164.04\* 0168.05\*

**Median Family Income 100-110%**

0002.00\* 0101.05 0103.00\* 0105.02\* 0112.05\* 0136.04\* 0136.07\* 0144.03\* 0147.02\* 0147.06\* 0148.14\*

0150.00\* 0162.00\* 0163.06\* 0163.07\*

**Median Family Income 110-120%**

0102.00\* 0110.00\* 0112.02\* 0112.04\* 0134.00\* 0136.10\* 0139.06\* 0145.02\* 0163.09\* 0168.06\* 0169.01\*

0169.04\*

**Median Family Income >= 120%**

0011.00\* 0012.00\* 0013.00\* 0108.00\* 0109.00\* 0111.00\* 0112.01\* 0112.06\* 0113.00\* 0114.00 0115.00

0116.00\* 0117.00\* 0118.00\* 0119.00\* 0135.01\* 0135.05\* 0135.06\* 0135.07\* 0135.08\* 0136.12\* 0136.13\*

0139.03\* 0143.01\* 0143.02\* 0144.02\* 0148.11\* 0148.12 0163.08\* 0164.01 0166.08\* 0166.09\* 0166.11\*

0166.12\* 0166.14\* 0168.07\* 0168.08\*

**Median Family Income Not Known**

0006.02\* 0015.00\* 0028.00\* 9801.00\* 9901.00\*

**ASSESSMENT AREA - 0025**

**WORCESTER COUNTY (027), MA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**MSA: 49340**

**Median Family Income 10-20%**

7320.01\*

**Median Family Income 20-30%**

7315.00\* 7316.02\* 7318.02\*

**Median Family Income 30-40%**

7107.00\* 7313.00 7317.00 7327.00 7572.00\* 7573.00

**Median Family Income 40-50%**

7072.00 7094.00 7106.01 7108.00\* 7312.03 7312.04\* 7314.00 7316.01 7319.00 7326.00\* 7330.00  
7542.00\*

**Median Family Income 50-60%**

7071.00 7073.00\* 7092.03\* 7105.00\* 7110.00\* 7323.02\* 7324.00\* 7325.00\* 7543.00 7571.00\*

**Median Family Income 60-70%**

7032.00 7033.00\* 7074.00 7101.00 7102.00\* 7104.00\* 7106.02 7304.01 7305.00 7310.02\* 7311.01\*  
7320.02\*

**Median Family Income 70-80%**

7031.00\* 7097.02 7304.02\* 7322.03 7328.02\* 7329.01\* 7331.01\* 7331.02 7372.00\* 7443.00

**Median Family Income 80-90%**

7075.00\* 7103.00\* 7161.02\* 7163.00 7241.00\* 7251.00\* 7262.00\* 7310.01\* 7322.02\* 7328.01 7363.00\*  
7444.00\* 7544.00\* 7551.00 7552.02 7574.00\* 7591.00\*

**Median Family Income 90-100%**

7011.02\* 7042.01\* 7042.02\* 7091.00\* 7092.01 7092.04 7095.02\* 7096.00 7162.00 7211.01 7211.04\*  
7231.00\* 7292.00 7307.00 7322.01\* 7323.01 7442.02\* 7481.00\* 7501.00 7503.00 7532.00 7575.00  
7581.03\* 7611.00\*

**Median Family Income 100-110%**

7011.01\* 7022.01\* 7051.01 7051.02 7097.01 7111.00 7121.01\* 7221.00 7301.00 7302.00\* 7303.00\*  
7309.01\* 7351.00\* 7362.00\* 7364.00 7373.00 7392.01\* 7442.01 7541.00\* 7561.01\* 7612.00 7613.00

**Median Family Income 110-120%**

7022.02\* 7061.00 7095.01\* 7131.00 7171.00 7261.00 7308.02\* 7309.02\* 7311.02\* 7352.00 7391.02  
7393.00 7441.02\* 7441.03\* 7471.01\* 7492.00\* 7511.02\* 7552.01 7581.01\* 7581.04 7601.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

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**Median Family Income >= 120%**

7001.00 7081.00 7121.02\* 7151.00\* 7161.01\* 7181.00 7191.00 7201.00\* 7211.03\* 7271.00 7281.00  
7282.00\* 7283.00 7284.00 7291.00 7306.00 7308.01\* 7361.00 7365.00 7371.00 7381.00 7382.01\*  
7382.02 7391.01\* 7392.02 7394.01\* 7394.02\* 7395.00 7401.01 7401.02 7402.00\* 7411.01\* 7411.02  
7423.00\* 7424.01\* 7424.02 7431.00 7441.04\* 7451.00 7461.00 7471.02\* 7491.00 7502.00 7511.01  
7521.01 7521.02\* 7531.00 7561.02 7614.01\* 7614.02

**Median Family Income Not Known**

7312.02\* 7318.01 7329.02\*

**ASSESSMENT AREA - 0026**

**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 - 0027**

**MERRIMACK COUNTY (013), NH**

**MSA: NA**

**Moderate Income**

0322.00 0329.00 0441.00

**Middle Income**

0030.01 0030.06 0031.00\* 0032.01\* 0321.00 0323.00 0324.00\* 0326.00\* 0327.01\* 0327.06\* 0350.00\*  
0360.00\* 0380.00\* 0385.00\* 0405.01\* 0415.00\* 0425.00\* 0430.01\* 0430.02\* 0440.00\* 0443.00

**Upper Income**

0032.02\* 0300.00\* 0310.01 0310.02\* 0325.00 0328.00\* 0330.00 0340.00\* 0370.00\* 0390.00\* 0400.00  
0405.02 0410.01\* 0410.02 0442.00\*

**ASSESSMENT AREA - 0028**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**SCHUYLKILL COUNTY (107), PA**

**MSA: NA**

**Low Income**

0005.00\* 0015.00

**Moderate Income**

0002.00\* 0006.01 0006.02\* 0019.02\* 0020.00\*

**Middle Income**

0003.00 0004.00 0007.00 0008.00\* 0009.01\* 0009.02\* 0010.00\* 0011.00\* 0012.00\* 0013.00 0014.00  
0016.00\* 0018.00\* 0021.00\* 0022.00 0023.00\* 0024.00\* 0025.00 0026.00 0027.00\* 0028.00\* 0029.00  
0031.00\* 0032.00 0033.00 0035.00 0036.00 0037.00\* 0038.00 0039.00

**Upper Income**

0001.00\* 0017.00\* 0030.00\* 0034.00\*

**Income Not Known**

0019.01\*

**OUTSIDE ASSESSMENT AREA**

**AUTAUGA COUNTY (001), AL**

**MSA: 33860**

**Upper Income**

0208.04

**BLOUNT COUNTY (009), AL**

**MSA: 13820**

**Middle Income**

0505.02

**CHILTON COUNTY (021), AL**

**MSA: 13820**

**Moderate Income**

0601.01

**CLARKE COUNTY (025), AL**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**MSA: NA**

**Middle Income**

9578.00

**ELMORE COUNTY (051), AL**

**MSA: 33860**

**Middle Income**

0304.02

**ETOWAH COUNTY (055), AL**

**MSA: 23460**

**Moderate Income**

0008.00

**JEFFERSON COUNTY (073), AL**

**MSA: 13820**

**Median Family Income 50-60%**

0129.08

**Median Family Income 70-80%**

0126.02

**Median Family Income >= 120%**

0128.04

**LIMESTONE COUNTY (083), AL**

**MSA: 26620**

**Moderate Income**

0210.00

**Middle Income**

0204.02 0209.00

**MADISON COUNTY (089), AL**

**MSA: 26620**

**Low Income**

0013.01 0030.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Middle Income**

0113.01

**MARSHALL COUNTY (095), AL**

**MSA: NA**

**Middle Income**

0307.01

**MOBILE COUNTY (097), AL**

**MSA: 33660**

**Middle Income**

0069.03

**PICKENS COUNTY (107), AL**

**MSA: 46220**

**Middle Income**

0500.00

**RUSSELL COUNTY (113), AL**

**MSA: 17980**

**Upper Income**

0305.00

**ST. CLAIR COUNTY (115), AL**

**MSA: 13820**

**Middle Income**

0404.01

**SHELBY COUNTY (117), AL**

**MSA: 13820**

**Upper Income**

0303.45

**TALLADEGA COUNTY (121), AL**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Middle Income**

0111.00

**TUSCALOOSA COUNTY (125), AL**

**MSA: 46220**

**Low Income**

0124.07

**ANCHORAGE MUNICIPALITY (020), AK**

**MSA: 11260**

**Middle Income**

0025.01

**Upper Income**

0023.01

**KENAI PENINSULA BOROUGH (122), AK**

**MSA: NA**

**Middle Income**

0010.00

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

**MSA: 11260**

**Moderate Income**

0005.02

**COCONINO COUNTY (005), AZ**

**MSA: 22380**

**Middle Income**

0008.00

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 50-60%**

6147.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Median Family Income 110-120%**

0610.44

**MOHAVE COUNTY (015), AZ**

**MSA: 29420**

**Middle Income**

9526.00

**BENTON COUNTY (007), AR**

**MSA: 22220**

**Upper Income**

0213.15

**CLEBURNE COUNTY (023), AR**

**MSA: NA**

**Middle Income**

4801.00

**CRAIGHEAD COUNTY (031), AR**

**MSA: 27860**

**Middle Income**

0004.01

**FAULKNER COUNTY (045), AR**

**MSA: 30780**

**Middle Income**

0304.03

**PULASKI COUNTY (119), AR**

**MSA: 30780**

**Moderate Income**

0040.06

**Middle Income**

0036.08 0043.02

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**WASHINGTON COUNTY (143), AR**

**MSA: 22220**

**Moderate Income**

0111.05

**Middle Income**

0101.01

**ALAMEDA COUNTY (001), CA**

**MSA: 36084**

**Median Family Income 30-40%**

4095.00

**Median Family Income 50-60%**

4090.00 4377.01

**Median Family Income 70-80%**

4372.00 4382.04 4384.00

**Median Family Income 80-90%**

4371.01

**Median Family Income 90-100%**

4423.02

**Median Family Income >= 120%**

4507.44 4511.04

**BUTTE COUNTY (007), CA**

**MSA: 17020**

**Moderate Income**

0012.00

**Upper Income**

0015.00

**CALAVERAS COUNTY (009), CA**

**MSA: NA**

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

0002.21

**COLUSA COUNTY (011), CA**

**MSA: NA**

**Middle Income**

0003.01

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

**MSA: 36084**

**Median Family Income 40-50%**

3650.02

**Median Family Income 50-60%**

3060.02

**Median Family Income 60-70%**

3080.01 3270.01

**Median Family Income 100-110%**

3200.04

**FRESNO COUNTY (019), CA**

**MSA: 23420**

**Median Family Income 40-50%**

0020.00

**Median Family Income 50-60%**

0083.04

**Median Family Income 70-80%**

0015.00 0038.05 0086.00

**Median Family Income 80-90%**

0057.04 0062.02

**Median Family Income 110-120%**

0018.00 0058.01

**Median Family Income >= 120%**

0042.18 0064.09

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**IMPERIAL COUNTY (025), CA**

**MSA: 20940**

**Upper Income**

0110.02

**KERN COUNTY (029), CA**

**MSA: 12540**

**Median Family Income 40-50%**

0052.05

**Median Family Income 50-60%**

0023.05 0026.00

**Median Family Income 60-70%**

0031.26

**Median Family Income 70-80%**

0066.00

**Median Family Income 80-90%**

0031.03

**Median Family Income >= 120%**

0005.08 0038.14

**KINGS COUNTY (031), CA**

**MSA: 25260**

**Moderate Income**

0009.02

**Middle Income**

0005.00 0016.01

**Upper Income**

0004.06

**LAKE COUNTY (033), CA**

**MSA: NA**

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

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0004.01

**LASSEN COUNTY (035), CA**

**MSA: NA**

**Middle Income**

0403.03

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

**MSA: 31084**

**Median Family Income 50-60%**

2211.20 2214.02 3016.01 5754.01

**Median Family Income 60-70%**

1219.00 1232.05 1345.21 2060.50 2182.10 5432.03 5522.00 6014.01

**Median Family Income 70-80%**

4045.01 4051.02 4076.01 4811.02 5323.03 5511.02 6029.00 9106.01

**Median Family Income 80-90%**

1211.02 1852.03 4081.39 4311.00 5025.00 5307.00 5410.03 6042.00 9005.01

**Median Family Income 90-100%**

1872.00 4024.03 4808.02 5433.05

**Median Family Income 100-110%**

1342.01 3118.02 4820.02

**Median Family Income 110-120%**

1133.03 4067.02 6032.00 9011.02

**Median Family Income >= 120%**

1349.05 1438.01 2060.51 2672.01 2771.00 4033.27 4805.00 5743.00 6213.26 6512.22 7009.02

9201.16 9203.14

**Median Family Income Not Known**

3107.05

**MADERA COUNTY (039), CA**

**MSA: 31460**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

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0001.03 0001.11

**MENDOCINO COUNTY (045), CA**

**MSA: NA**

**Moderate Income**

0113.00

**MONTEREY COUNTY (053), CA**

**MSA: 41500**

**Moderate Income**

0002.00

**Middle Income**

0018.01 0105.01

**NAPA COUNTY (055), CA**

**MSA: 34900**

**Middle Income**

2016.01

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 40-50%**

0874.05

**Median Family Income 50-60%**

0116.02

**Median Family Income 60-70%**

0762.04 0871.02 0999.03

**Median Family Income 70-80%**

0117.14 0881.01 1101.10

**Median Family Income 90-100%**

0524.25

**Median Family Income 100-110%**

0422.01 1101.14

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**Median Family Income >= 120%**

0524.08 0626.34 0994.19

**PLACER COUNTY (061), CA**

**MSA: 40900**

**Middle Income**

0208.05

**RIVERSIDE COUNTY (065), CA**

**MSA: 40140**

**Median Family Income 40-50%**

0411.01

**Median Family Income 50-60%**

0442.00 0467.00

**Median Family Income 60-70%**

0445.24

**Median Family Income 70-80%**

0430.01

**Median Family Income 80-90%**

0309.00 0423.00 0450.00 0464.03

**Median Family Income 90-100%**

0512.00

**Median Family Income 100-110%**

0425.07 0426.25

**Median Family Income >= 120%**

0406.04 0406.09 0406.18 0407.03 0419.09 0432.70

**SACRAMENTO COUNTY (067), CA**

**MSA: 40900**

**Median Family Income 40-50%**

0073.01

**Median Family Income 50-60%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

0052.05

**Median Family Income 70-80%**

0072.02

**Median Family Income 80-90%**

0093.10

**Median Family Income 100-110%**

0078.01 0092.01

**Median Family Income 110-120%**

0034.00

**Median Family Income >= 120%**

0058.01 0094.08

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

**MSA: 40140**

**Median Family Income 40-50%**

0076.06

**Median Family Income 50-60%**

0097.12

**Median Family Income 60-70%**

0016.00 0024.03 0100.34

**Median Family Income 70-80%**

0026.09 0041.01 0097.13 0100.12 0118.02

**Median Family Income 80-90%**

0022.07 0112.03

**Median Family Income 90-100%**

0003.04 0005.03 0008.21 0024.04 0111.01

**Median Family Income >= 120%**

0027.06 0091.19 0100.41

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

**MSA: 41740**

**Median Family Income 50-60%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

0050.00

**Median Family Income 70-80%**

0065.00

**Median Family Income 80-90%**

0162.02 0185.04

**Median Family Income 90-100%**

0207.08

**Median Family Income 110-120%**

0083.50 0211.01

**Median Family Income >= 120%**

0100.15

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

**MSA: 44700**

**Median Family Income 30-40%**

0005.00

**Median Family Income 60-70%**

0021.00

**Median Family Income 70-80%**

0051.08

**Median Family Income 90-100%**

0044.02

**Median Family Income 100-110%**

0015.01 0036.01

**Median Family Income 110-120%**

0038.03 0052.14

**Median Family Income >= 120%**

0052.25

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

**MSA: 42020**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Moderate Income**

0122.02

**Middle Income**

0125.03

**SAN MATEO COUNTY (081), CA**

**MSA: 41884**

**Median Family Income 60-70%**

6006.00

**Median Family Income 90-100%**

6030.00

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

**MSA: 42200**

**Moderate Income**

0030.01

**Middle Income**

0008.01 0020.11

**Upper Income**

0019.12

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

**MSA: 41940**

**Median Family Income 40-50%**

5015.01

**Median Family Income 110-120%**

5045.09

**Median Family Income >= 120%**

5050.06

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

**MSA: 42100**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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1203.01 1213.00

**SHASTA COUNTY (089), CA**

**MSA: 39820**

**Moderate Income**

0108.06

**Middle Income**

0108.05 0123.01

**SOLANO COUNTY (095), CA**

**MSA: 46700**

**Middle Income**

2522.06 2527.02

**Upper Income**

2529.12

**SONOMA COUNTY (097), CA**

**MSA: 42220**

**Middle Income**

1509.01

**STANISLAUS COUNTY (099), CA**

**MSA: 33700**

**Median Family Income 50-60%**

0017.00 0031.00

**Median Family Income 70-80%**

0030.02

**Median Family Income 80-90%**

0039.04

**Median Family Income 90-100%**

0027.01

**Median Family Income >= 120%**

0005.11 0036.07

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**SUTTER COUNTY (101), CA**

**MSA: 49700**

**Moderate Income**

0501.02

**Middle Income**

0505.01 0505.04

**TULARE COUNTY (107), CA**

**MSA: 47300**

**Middle Income**

0005.02 0009.01 0036.02

**VENTURA COUNTY (111), CA**

**MSA: 37100**

**Median Family Income 30-40%**

0091.00

**Median Family Income 90-100%**

0077.00

**Median Family Income 100-110%**

0082.01

**Median Family Income >= 120%**

0075.11

**YOLO COUNTY (113), CA**

**MSA: 40900**

**Low Income**

0108.00

**Moderate Income**

0101.03

**Middle Income**

0112.08

**ADAMS COUNTY (001), CO**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**MSA: 19740**

**Median Family Income 50-60%**

0083.09 0088.02

**Median Family Income 60-70%**

0095.53 0096.06

**Median Family Income 80-90%**

0084.01

**Median Family Income 90-100%**

0083.54

**Median Family Income 100-110%**

0084.02

**ARAPAHOE COUNTY (005), CO**

**MSA: 19740**

**Median Family Income 40-50%**

0055.51

**Median Family Income 110-120%**

0859.00

**BOULDER COUNTY (013), CO**

**MSA: 14500**

**Moderate Income**

0127.07

**Middle Income**

0129.07 0134.02

**CHAFFEE COUNTY (015), CO**

**MSA: NA**

**Moderate Income**

0004.02

**DENVER COUNTY (031), CO**

**MSA: 19740**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**Median Family Income 60-70%**

0041.02

**DOUGLAS COUNTY (035), CO**

**MSA: 19740**

**Moderate Income**

0139.04

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

**MSA: 17820**

**Median Family Income >= 120%**

0049.02

**GARFIELD COUNTY (045), CO**

**MSA: NA**

**Middle Income**

9519.01

**GRAND COUNTY (049), CO**

**MSA: NA**

**Upper Income**

0001.00

**GUNNISON COUNTY (051), CO**

**MSA: NA**

**Upper Income**

9636.01

**JEFFERSON COUNTY (059), CO**

**MSA: 19740**

**Median Family Income 70-80%**

0106.04

**Median Family Income 80-90%**

0102.13

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**Median Family Income 100-110%**

0117.27

**LARIMER COUNTY (069), CO**

**MSA: 22660**

**Middle Income**

0020.07

**Upper Income**

0016.08 0017.14

**MESA COUNTY (077), CO**

**MSA: 24300**

**Middle Income**

0009.00 0011.02

**MONTROSE COUNTY (085), CO**

**MSA: NA**

**Middle Income**

9666.02

**PARK COUNTY (093), CO**

**MSA: 19740**

**Moderate Income**

0005.00

**WELD COUNTY (123), CO**

**MSA: 24540**

**Moderate Income**

0007.01 0007.03

**Middle Income**

0016.00

**Upper Income**

0020.05 0020.09

**FAIRFIELD COUNTY (001), CT**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**MSA: 14860**

**Median Family Income 30-40%**

0215.01 0217.01

**Median Family Income 40-50%**

0222.02

**Median Family Income 60-70%**

0201.02

**Median Family Income 70-80%**

2101.01

**Median Family Income 90-100%**

1103.01

**Median Family Income 100-110%**

2301.00

**Median Family Income 110-120%**

2303.00

**Median Family Income >= 120%**

0103.00 0203.02 0607.00 2305.02

**LITCHFIELD COUNTY (005), CT**

**MSA: NA**

**Middle Income**

2602.00 2983.00 3106.01 3202.00 3491.00

**Upper Income**

2611.00

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

**MSA: 35980**

**Moderate Income**

6967.01

**Middle Income**

7141.01

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**Upper Income**

7053.00

**WINDHAM COUNTY (015), CT**

**MSA: 49340**

**Low Income**

8006.00

**Moderate Income**

9072.00

**Middle Income**

9002.00 9011.02

**KENT COUNTY (001), DE**

**MSA: 20100**

**Moderate Income**

0413.00 0432.02

**SUSSEX COUNTY (005), DE**

**MSA: 41540**

**Moderate Income**

0504.05

**Middle Income**

0508.07 0510.10 0515.02

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

**MSA: 47894**

**Median Family Income 20-30%**

0096.01

**Median Family Income >= 120%**

0072.02

**Upper Income**

0018.13

**BROWARD COUNTY (011), FL**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**MSA: 22744**

**Median Family Income 40-50%**

0104.05

**Median Family Income 50-60%**

0701.04

**Median Family Income 70-80%**

0305.00 1106.00

**Median Family Income 80-90%**

0201.04 0503.01

**Median Family Income >= 120%**

0431.00 0703.30

**COLUMBIA COUNTY (023), FL**

**MSA: NA**

**Moderate Income**

1104.00

**DUVAL COUNTY (031), FL**

**MSA: 27260**

**Median Family Income 40-50%**

0028.01

**Median Family Income 60-70%**

0105.02

**Median Family Income 70-80%**

0162.00

**Median Family Income 80-90%**

0103.01 0118.00 0166.05

**Median Family Income 90-100%**

0119.01 0173.00

**Median Family Income 100-110%**

0102.02 0105.01

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

0167.30

**ESCAMBIA COUNTY (033), FL**

**MSA: 37860**

**Moderate Income**

0014.02

**FLAGLER COUNTY (035), FL**

**MSA: 19660**

**Middle Income**

0602.07

**HAMILTON COUNTY (047), FL**

**MSA: NA**

**Income Not Known**

9602.01

**HERNANDO COUNTY (053), FL**

**MSA: 45300**

**Moderate Income**

0405.02

**HIGHLANDS COUNTY (055), FL**

**MSA: 42700**

**Moderate Income**

9604.01

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income 50-60%**

0018.00

**Median Family Income 60-70%**

0125.01 0133.11 0135.01

**Median Family Income 90-100%**

**2022 Institution Disclosure Statement - Table 6**

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**Respondent ID: 0000025022**

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---

0114.16

**Median Family Income >= 120%**

0116.03

**HOLMES COUNTY (059), FL**

**MSA: NA**

**Middle Income**

9601.00

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

**MSA: 42680**

**Moderate Income**

0509.08

**LAKE COUNTY (069), FL**

**MSA: 36740**

**Moderate Income**

0304.06

**Middle Income**

0302.03 0312.07

**LEE COUNTY (071), FL**

**MSA: 15980**

**Median Family Income 60-70%**

0013.00

**Median Family Income 90-100%**

0103.03

**Median Family Income 100-110%**

0016.02

**Median Family Income 110-120%**

0017.06

**MADISON COUNTY (079), FL**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

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---

**Moderate Income**

1103.02

**MANATEE COUNTY (081), FL**

**MSA: 35840**

**Moderate Income**

0006.03 0011.04

**MONROE COUNTY (087), FL**

**MSA: NA**

**Upper Income**

9705.00

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income 50-60%**

0174.02

**Median Family Income 80-90%**

0168.03

**Median Family Income 110-120%**

0168.04

**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Middle Income**

0432.08

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

**MSA: 48424**

**Median Family Income 40-50%**

0052.03

**Median Family Income 60-70%**

0078.33

**Median Family Income 70-80%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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---

0032.01 0067.00

**Median Family Income 80-90%**

0012.00

**Median Family Income 100-110%**

0033.00

**Median Family Income 110-120%**

0078.51

**Median Family Income >= 120%**

0059.50 0069.12 0074.14 0076.24

**PASCO COUNTY (101), FL**

**MSA: 45300**

**Median Family Income 40-50%**

0318.07

**Median Family Income 90-100%**

0318.05

**Median Family Income 110-120%**

0321.04 0323.00

**PINELLAS COUNTY (103), FL**

**MSA: 45300**

**Median Family Income 90-100%**

0245.05

**Median Family Income 100-110%**

0245.12

**Median Family Income >= 120%**

0244.11

**POLK COUNTY (105), FL**

**MSA: 29460**

**Median Family Income 80-90%**

0124.11

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Median Family Income 90-100%**

0124.04

**Median Family Income 110-120%**

0121.28

**Median Family Income >= 120%**

0118.34 0125.02 0144.02

**PUTNAM COUNTY (107), FL**

**MSA: NA**

**Upper Income**

9506.00

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

**MSA: 27260**

**Middle Income**

0212.07

**Upper Income**

0208.01

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

**MSA: 38940**

**Middle Income**

3808.00

**SARASOTA COUNTY (115), FL**

**MSA: 35840**

**Moderate Income**

0027.29

**Middle Income**

0027.33

**Upper Income**

0015.09

**SEMINOLE COUNTY (117), FL**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**MSA: 36740**

**Middle Income**

0206.01 0215.07

**Upper Income**

0213.11

**SUMTER COUNTY (119), FL**

**MSA: 45540**

**Moderate Income**

9106.02

**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 70-80%**

0910.28

**ATKINSON COUNTY (003), GA**

**MSA: NA**

**Moderate Income**

9601.00

**BIBB COUNTY (021), GA**

**MSA: 31420**

**Moderate Income**

0139.00

**BRANTLEY COUNTY (025), GA**

**MSA: 15260**

**Income Not Known**

9602.01

**BULLOCH COUNTY (031), GA**

**MSA: NA**

**Middle Income**

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**Assessment Area(s) by Tract**

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---

1108.00

**Upper Income**

1103.02

**CHATHAM COUNTY (051), GA**

**MSA: 42340**

**Moderate Income**

0116.00

**CHEROKEE COUNTY (057), GA**

**MSA: 12060**

**Middle Income**

0911.04

**Upper Income**

0908.10

**CLARKE COUNTY (059), GA**

**MSA: 12020**

**Moderate Income**

1404.00

**CLAYTON COUNTY (063), GA**

**MSA: 12060**

**Moderate Income**

0404.10 0405.13

**COBB COUNTY (067), GA**

**MSA: 12060**

**Median Family Income 40-50%**

0313.19 0313.21

**Median Family Income 90-100%**

0315.15

**Median Family Income 100-110%**

0311.22

**2022 Institution Disclosure Statement - Table 6**

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**Median Family Income 110-120%**

0303.61

**Median Family Income >= 120%**

0313.14

**COLUMBIA COUNTY (073), GA**

**MSA: 12260**

**Upper Income**

0303.11

**COWETA COUNTY (077), GA**

**MSA: 12060**

**Moderate Income**

1706.05

**Middle Income**

1702.00

**DAWSON COUNTY (085), GA**

**MSA: 12060**

**Middle Income**

9702.06

**DECATUR COUNTY (087), GA**

**MSA: NA**

**Moderate Income**

9703.02

**DEKALB COUNTY (089), GA**

**MSA: 12060**

**Median Family Income 70-80%**

0218.20

**Median Family Income 90-100%**

0233.15

**Median Family Income 110-120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

0233.18

**Median Family Income >= 120%**

0212.19

**DOUGHERTY COUNTY (095), GA**

**MSA: 10500**

**Low Income**

0107.02

**EFFINGHAM COUNTY (103), GA**

**MSA: 42340**

**Middle Income**

0303.03

**ELBERT COUNTY (105), GA**

**MSA: NA**

**Moderate Income**

0002.00

**Middle Income**

0003.00

**FAYETTE COUNTY (113), GA**

**MSA: 12060**

**Upper Income**

1402.10

**FORSYTH COUNTY (117), GA**

**MSA: 12060**

**Middle Income**

1306.01

**Upper Income**

1306.02 1306.03

**FULTON COUNTY (121), GA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

---

**MSA: 12060**

**Median Family Income 30-40%**

0083.02

**Median Family Income 40-50%**

0108.01

**Median Family Income 60-70%**

0106.03

**Median Family Income >= 120%**

0092.03 0105.40

**Median Family Income Not Known**

0105.19 9800.00

**GORDON COUNTY (129), GA**

**MSA: NA**

**Upper Income**

9702.02

**GWINNETT COUNTY (135), GA**

**MSA: 12060**

**Median Family Income 80-90%**

0505.20

**Median Family Income 110-120%**

0505.51

**HALL COUNTY (139), GA**

**MSA: 23580**

**Upper Income**

0015.02 0016.03

**HENRY COUNTY (151), GA**

**MSA: 12060**

**Moderate Income**

0704.05

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**HOUSTON COUNTY (153), GA**

**MSA: 47580**

**Moderate Income**

0212.06

**Middle Income**

0211.20

**IRWIN COUNTY (155), GA**

**MSA: NA**

**Middle Income**

9502.01

**JACKSON COUNTY (157), GA**

**MSA: NA**

**Middle Income**

0104.00

**LAMAR COUNTY (171), GA**

**MSA: 12060**

**Middle Income**

9701.00

**LOWNDES COUNTY (185), GA**

**MSA: 46660**

**Moderate Income**

0114.02

**MCINTOSH COUNTY (191), GA**

**MSA: 15260**

**Moderate Income**

1103.00

**PICKENS COUNTY (227), GA**

**MSA: 12060**

**2022 Institution Disclosure Statement - Table 6**

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---

**Middle Income**

0502.01

**RICHMOND COUNTY (245), GA**

**MSA: 12260**

**Low Income**

0105.11

**ROCKDALE COUNTY (247), GA**

**MSA: 12060**

**Low Income**

0603.10

**SUMTER COUNTY (261), GA**

**MSA: NA**

**Middle Income**

9504.00

**WALTON COUNTY (297), GA**

**MSA: 12060**

**Middle Income**

1105.09

**WARE COUNTY (299), GA**

**MSA: NA**

**Middle Income**

9502.00

**HAWAII COUNTY (001), HI**

**MSA: NA**

**Moderate Income**

0205.00 0212.03

**HONOLULU COUNTY (003), HI**

**MSA: 46520**

**2022 Institution Disclosure Statement - Table 6**

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**Median Family Income 100-110%**

0084.16

**MAUI COUNTY (009), HI**

**MSA: 27980**

**Middle Income**

0310.02 0319.00

**ADA COUNTY (001), ID**

**MSA: 14260**

**Middle Income**

0021.00

**Upper Income**

0102.30 0103.62 0105.03

**BINGHAM COUNTY (011), ID**

**MSA: NA**

**Middle Income**

9502.00

**CANYON COUNTY (027), ID**

**MSA: 14260**

**Moderate Income**

0213.00 0219.01

**KOOTENAI COUNTY (055), ID**

**MSA: 17660**

**Middle Income**

0010.02

**CHAMPAIGN COUNTY (019), IL**

**MSA: 16580**

**Middle Income**

0108.00

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**Assessment Area(s) by Tract**

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---

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income 40-50%**

8249.00

**Median Family Income 50-60%**

8204.00

**Median Family Income 60-70%**

8062.01 8234.00 8244.00

**Median Family Income 70-80%**

0307.06 8051.05 8202.02

**Median Family Income 80-90%**

8184.01 8221.02 8232.00

**Median Family Income 90-100%**

5907.00 8045.09 8114.02

**Median Family Income 100-110%**

6404.00

**Median Family Income 110-120%**

8083.01

**Median Family Income >= 120%**

0308.00 3201.02 8019.01 8038.00 8045.14 8240.04 8241.27

**DUPAGE COUNTY (043), IL**

**MSA: 16984**

**Median Family Income 70-80%**

8413.12

**Median Family Income 80-90%**

8467.02

**Median Family Income 90-100%**

8466.04

**Median Family Income 110-120%**

**2022 Institution Disclosure Statement - Table 6**

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---

8401.03 8411.04

**Median Family Income >= 120%**

8411.12 8459.02 8460.02 8462.05

**FAYETTE COUNTY (051), IL**

**MSA: NA**

**Middle Income**

9511.00

**FRANKLIN COUNTY (055), IL**

**MSA: NA**

**Low Income**

0409.00

**JEFFERSON COUNTY (081), IL**

**MSA: NA**

**Middle Income**

0503.00

**KANE COUNTY (089), IL**

**MSA: 20994**

**Median Family Income 90-100%**

8504.00

**Median Family Income 100-110%**

8505.00

**KENDALL COUNTY (093), IL**

**MSA: 20994**

**Moderate Income**

8902.02

**LAKE COUNTY (097), IL**

**MSA: 29404**

**Median Family Income 60-70%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

---

8604.00 8642.06

**Median Family Income 80-90%**

8641.10

**Median Family Income 100-110%**

8608.13

**Median Family Income 110-120%**

8654.00

**LASALLE COUNTY (099), IL**

**MSA: NA**

**Middle Income**

9625.00

**MCHENRY COUNTY (111), IL**

**MSA: 16984**

**Moderate Income**

8713.13

**Middle Income**

8708.12

**MCLEAN COUNTY (113), IL**

**MSA: 14010**

**Middle Income**

0060.00

**MERCER COUNTY (131), IL**

**MSA: 19340**

**Middle Income**

0402.00

**MONROE COUNTY (133), IL**

**MSA: 41180**

**Upper Income**

6005.01

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**PULASKI COUNTY (153), IL**

**MSA: NA**

**Middle Income**

9710.00

**ROCK ISLAND COUNTY (161), IL**

**MSA: 19340**

**Middle Income**

0241.02

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

**MSA: 41180**

**Moderate Income**

5016.06

**Middle Income**

5033.04

**SANGAMON COUNTY (167), IL**

**MSA: 44100**

**Middle Income**

0005.01

**TAZEWELL COUNTY (179), IL**

**MSA: 37900**

**Upper Income**

0201.00

**WILL COUNTY (197), IL**

**MSA: 16984**

**Median Family Income 60-70%**

8809.03

**Median Family Income 90-100%**

8805.09

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Median Family Income 100-110%**

8802.02

**Median Family Income 110-120%**

8833.05

**Median Family Income >= 120%**

8804.11 8804.22 8804.24 8810.02 8811.08 8835.14

**WILLIAMSON COUNTY (199), IL**

**MSA: 16060**

**Middle Income**

0209.00

**WINNEBAGO COUNTY (201), IL**

**MSA: 40420**

**Middle Income**

0037.11

**Upper Income**

0038.05

**CLARK COUNTY (019), IN**

**MSA: 31140**

**Middle Income**

0507.03

**ELKHART COUNTY (039), IN**

**MSA: 21140**

**Middle Income**

0014.02

**HAMILTON COUNTY (057), IN**

**MSA: 26900**

**Middle Income**

1104.05

**HANCOCK COUNTY (059), IN**

**2022 Institution Disclosure Statement - Table 6**

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

---

**MSA: 26900**

**Middle Income**

4102.02

**HENDRICKS COUNTY (063), IN**

**MSA: 26900**

**Middle Income**

2102.03 2106.07

**HOWARD COUNTY (067), IN**

**MSA: 29020**

**Moderate Income**

0004.00 0009.00

**JENNINGS COUNTY (079), IN**

**MSA: NA**

**Middle Income**

9604.00

**LAKE COUNTY (089), IN**

**MSA: 23844**

**Low Income**

0114.00

**Moderate Income**

0211.00 0307.00

**Middle Income**

0409.00 0432.01

**LAPORTE COUNTY (091), IN**

**MSA: 33140**

**Moderate Income**

0414.00

**MADISON COUNTY (095), IN**

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**Assessment Area(s) by Tract**

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

---

**MSA: 26900**

**Low Income**

0008.00

**MARION COUNTY (097), IN**

**MSA: 26900**

**Median Family Income 30-40%**

3523.00

**Median Family Income 60-70%**

3614.02

**Median Family Income 70-80%**

3420.00

**Median Family Income 80-90%**

3606.01

**Median Family Income Not Known**

3201.06

**PORTER COUNTY (127), IN**

**MSA: 23844**

**Upper Income**

0502.03

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

**MSA: 43780**

**Low Income**

0024.00

**STARKE COUNTY (149), IN**

**MSA: NA**

**Middle Income**

9542.00

**STEUBEN COUNTY (151), IN**

**MSA: NA**

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**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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---

**Middle Income**

9713.00

**DUBUQUE COUNTY (061), IA**

**MSA: 20220**

**Upper Income**

0101.04

**SCOTT COUNTY (163), IA**

**MSA: 19340**

**Moderate Income**

0110.00

**JOHNSON COUNTY (091), KS**

**MSA: 28140**

**Median Family Income 80-90%**

0522.01

**LEAVENWORTH COUNTY (103), KS**

**MSA: 28140**

**Low Income**

0705.00

**SHAWNEE COUNTY (177), KS**

**MSA: 45820**

**Moderate Income**

0040.00

**WYANDOTTE COUNTY (209), KS**

**MSA: 28140**

**Low Income**

0426.00 0440.02

**BARREN COUNTY (009), KY**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Middle Income**

9503.00

**BOONE COUNTY (015), KY**

**MSA: 17140**

**Low Income**

0703.01

**Moderate Income**

0703.11

**Upper Income**

0706.04

**BOYD COUNTY (019), KY**

**MSA: 26580**

**Moderate Income**

0302.00

**CALLOWAY COUNTY (035), KY**

**MSA: NA**

**Upper Income**

0102.00

**FLOYD COUNTY (071), KY**

**MSA: NA**

**Upper Income**

9208.01

**GRANT COUNTY (081), KY**

**MSA: 17140**

**Middle Income**

9201.02

**GRAVES COUNTY (083), KY**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Moderate Income**

0203.02

**HARRISON COUNTY (097), KY**

**MSA: NA**

**Upper Income**

9503.00

**JEFFERSON COUNTY (111), KY**

**MSA: 31140**

**Median Family Income 60-70%**

0114.03

**Median Family Income 110-120%**

0111.16

**MCCRACKEN COUNTY (145), KY**

**MSA: NA**

**Upper Income**

0314.02

**Income Not Known**

0314.01

**MADISON COUNTY (151), KY**

**MSA: NA**

**Moderate Income**

0104.00

**Middle Income**

0110.01

**MUHLENBERG COUNTY (177), KY**

**MSA: NA**

**Middle Income**

9607.00

**WARREN COUNTY (227), KY**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**MSA: 14540**

**Moderate Income**

0113.00

**WEBSTER COUNTY (233), KY**

**MSA: NA**

**Middle Income**

9601.00

**BOSSIER PARISH (015), LA**

**MSA: 43340**

**Moderate Income**

0106.01

**CALCASIEU PARISH (019), LA**

**MSA: 29340**

**Middle Income**

0013.01

**EAST BATON ROUGE PARISH (033), LA**

**MSA: 12940**

**Low Income**

0011.04

**Middle Income**

0039.14

**JEFFERSON PARISH (051), LA**

**MSA: 35380**

**Moderate Income**

0206.00

**Middle Income**

0244.00 0291.00

**OUACHITA PARISH (073), LA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

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**MSA: 33740**

**Moderate Income**

0058.00

**RAPIDES PARISH (079), LA**

**MSA: 10780**

**Moderate Income**

0120.00

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

**MSA: 35380**

**Moderate Income**

0621.00

**ANDROSCOGGIN COUNTY (001), ME**

**MSA: 30340**

**Upper Income**

0107.00

**CUMBERLAND COUNTY (005), ME**

**MSA: 38860**

**Moderate Income**

0111.00 0160.01

**Middle Income**

0047.02 0170.03

**HANCOCK COUNTY (009), ME**

**MSA: NA**

**Middle Income**

9653.00

**KENNEBEC COUNTY (011), ME**

**MSA: NA**

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

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0108.04

**OXFORD COUNTY (017), ME**

**MSA: NA**

**Moderate Income**

9656.00

**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**

**Moderate Income**

9551.00

**YORK COUNTY (031), ME**

**MSA: 38860**

**Middle Income**

0310.00 0340.02

**ALLEGANY COUNTY (001), MD**

**MSA: 19060**

**Middle Income**

0020.00

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

**MSA: 12580**

**Median Family Income 60-70%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

7502.01

**Median Family Income 80-90%**

7510.00

**Median Family Income 90-100%**

7509.00

**Median Family Income 100-110%**

7512.00

**Median Family Income 110-120%**

7301.02

**Median Family Income >= 120%**

7023.00 7066.00 7405.02 7408.00

**BALTIMORE COUNTY (005), MD**

**MSA: 12580**

**Median Family Income 60-70%**

4301.01

**Median Family Income 70-80%**

4504.00 4524.00

**Median Family Income 90-100%**

4015.04

**Median Family Income 100-110%**

4034.01 4041.01 4070.02

**Median Family Income >= 120%**

4113.02

**CAROLINE COUNTY (011), MD**

**MSA: NA**

**Middle Income**

9555.00

**CARROLL COUNTY (013), MD**

**MSA: 12580**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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---

**Upper Income**

5042.01

**CECIL COUNTY (015), MD**

**MSA: 48864**

**Middle Income**

0302.00 0305.05

**FREDERICK COUNTY (021), MD**

**MSA: 23224**

**Moderate Income**

7510.03

**HARFORD COUNTY (025), MD**

**MSA: 12580**

**Middle Income**

3014.01 3038.01 3041.02

**Upper Income**

3035.01

**HOWARD COUNTY (027), MD**

**MSA: 12580**

**Upper Income**

6012.06 6023.05

**MONTGOMERY COUNTY (031), MD**

**MSA: 23224**

**Median Family Income 20-30%**

7007.13

**Median Family Income 40-50%**

7012.19

**Median Family Income 60-70%**

7009.03

**Median Family Income 100-110%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

7011.01 7012.11

**Median Family Income >= 120%**

7048.04

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

**MSA: 47894**

**Median Family Income 40-50%**

8074.10

**Median Family Income 50-60%**

8040.02

**Median Family Income 70-80%**

8019.07 8074.04

**Median Family Income 80-90%**

8012.14

**Median Family Income 90-100%**

8068.00

**Median Family Income >= 120%**

8005.07 8006.08

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

**MSA: 12580**

**Middle Income**

8105.00

**SOMERSET COUNTY (039), MD**

**MSA: 41540**

**Low Income**

9301.01

**TALBOT COUNTY (041), MD**

**MSA: NA**

**Middle Income**

9604.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**WASHINGTON COUNTY (043), MD**

**MSA: 25180**

**Moderate Income**

0006.02 0009.00

**Middle Income**

0001.00 0112.02

**WORCESTER COUNTY (047), MD**

**MSA: 41540**

**Middle Income**

9510.00

**BALTIMORE CITY (510), MD**

**MSA: 12580**

**Median Family Income 40-50%**

2006.00

**ALLEGAN COUNTY (005), MI**

**MSA: NA**

**Middle Income**

0311.01

**ANTRIM COUNTY (009), MI**

**MSA: NA**

**Middle Income**

9604.02

**CALHOUN COUNTY (025), MI**

**MSA: 12980**

**Middle Income**

0037.00

**DELTA COUNTY (041), MI**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**Middle Income**

9705.00

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

**MSA: NA**

**Middle Income**

5505.00

**HILLSDALE COUNTY (059), MI**

**MSA: NA**

**Middle Income**

0502.00

**INGHAM COUNTY (065), MI**

**MSA: 29620**

**Middle Income**

0028.00

**KENT COUNTY (081), MI**

**MSA: 24340**

**Median Family Income 100-110%**

0115.02

**Median Family Income >= 120%**

0118.01

**MACOMB COUNTY (099), MI**

**MSA: 47664**

**Median Family Income 60-70%**

2308.00

**Median Family Income 80-90%**

2267.00

**Median Family Income >= 120%**

2264.00 2430.00

**Median Family Income Not Known**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

9823.00

**MONROE COUNTY (115), MI**

**MSA: 33780**

**Moderate Income**

8318.00

**MUSKEGON COUNTY (121), MI**

**MSA: 34740**

**Upper Income**

0039.00

**NEWAYGO COUNTY (123), MI**

**MSA: NA**

**Middle Income**

9705.00

**OAKLAND COUNTY (125), MI**

**MSA: 47664**

**Median Family Income 80-90%**

1318.00

**Median Family Income 90-100%**

1284.00

**Median Family Income 100-110%**

1981.00

**OTSEGO COUNTY (137), MI**

**MSA: NA**

**Moderate Income**

9503.00

**SAGINAW COUNTY (145), MI**

**MSA: 40980**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

0108.00

**ST. JOSEPH COUNTY (149), MI**

**MSA: NA**

**Middle Income**

0414.00

**SHIAWASSEE COUNTY (155), MI**

**MSA: 29620**

**Middle Income**

0313.02

**WASHTENAW COUNTY (161), MI**

**MSA: 11460**

**Middle Income**

4200.00

**Upper Income**

4007.00 4156.00

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income 40-50%**

5189.00

**Median Family Income 50-60%**

5471.00

**Median Family Income 60-70%**

5366.00

**Median Family Income 70-80%**

5738.00 5786.00

**Median Family Income 80-90%**

5651.00 5725.00

**Median Family Income 100-110%**

5773.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

---

**Median Family Income 110-120%**

5862.01 5870.00

**Median Family Income >= 120%**

5583.01

**ANOKA COUNTY (003), MN**

**MSA: 33460**

**Moderate Income**

0507.06

**BELTRAMI COUNTY (007), MN**

**MSA: NA**

**Moderate Income**

4507.06

**STEARNS COUNTY (145), MN**

**MSA: 41060**

**Moderate Income**

0007.01

**DESOTO COUNTY (033), MS**

**MSA: 32820**

**Middle Income**

0711.21

**Upper Income**

0710.01

**FORREST COUNTY (035), MS**

**MSA: 25620**

**Middle Income**

0105.00

**HARRISON COUNTY (047), MS**

**MSA: 25060**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**Moderate Income**

0033.07

**Middle Income**

0033.11

**Upper Income**

0035.12

**LAFAYETTE COUNTY (071), MS**

**MSA: NA**

**Middle Income**

9505.04

**LEE COUNTY (081), MS**

**MSA: NA**

**Upper Income**

9504.03

**LEFLORE COUNTY (083), MS**

**MSA: NA**

**Middle Income**

9504.00

**NEWTON COUNTY (101), MS**

**MSA: NA**

**Middle Income**

0501.00

**NOXUBEE COUNTY (103), MS**

**MSA: NA**

**Middle Income**

9501.00

**PANOLA COUNTY (107), MS**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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---

**Middle Income**

9505.01

**RANKIN COUNTY (121), MS**

**MSA: 27140**

**Moderate Income**

0201.05

**YAZOO COUNTY (163), MS**

**MSA: 27140**

**Low Income**

9505.00

**BOONE COUNTY (019), MO**

**MSA: 17860**

**Middle Income**

0010.04

**BUTLER COUNTY (023), MO**

**MSA: NA**

**Low Income**

9507.00

**CHRISTIAN COUNTY (043), MO**

**MSA: 44180**

**Middle Income**

0203.03

**CLAY COUNTY (047), MO**

**MSA: 28140**

**Middle Income**

0213.14 0220.00 0222.00

**DEKALB COUNTY (063), MO**

**MSA: 41140**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Middle Income**

0802.00

**FRANKLIN COUNTY (071), MO**

**MSA: 41180**

**Moderate Income**

8002.01 8007.04

**GREENE COUNTY (077), MO**

**MSA: 44180**

**Moderate Income**

0043.04

**Middle Income**

0046.01

**JACKSON COUNTY (095), MO**

**MSA: 28140**

**Median Family Income 40-50%**

0110.02 0170.00

**Median Family Income 60-70%**

0140.08

**Median Family Income 110-120%**

0149.03

**Median Family Income >= 120%**

0141.22

**JEFFERSON COUNTY (099), MO**

**MSA: 41180**

**Middle Income**

7004.01

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

**MSA: NA**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

9601.00

**POLK COUNTY (167), MO**

**MSA: 44180**

**Middle Income**

9603.02

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

**MSA: 41180**

**Middle Income**

3109.03

**Upper Income**

3111.14 3118.02

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

**MSA: 41180**

**Median Family Income 70-80%**

2109.26 2112.01

**Median Family Income 80-90%**

2111.02 2156.00

**Median Family Income 90-100%**

2170.00

**Median Family Income >= 120%**

2177.02 2215.06

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

**MSA: 41180**

**Middle Income**

1255.00 1268.00

**CASCADE COUNTY (013), MT**

**MSA: 24500**

**Upper Income**

0023.02

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**GALLATIN COUNTY (031), MT**

**MSA: NA**

**Upper Income**

0002.02

**MISSOULA COUNTY (063), MT**

**MSA: 33540**

**Upper Income**

0002.06 0016.01

**HOLT COUNTY (089), NE**

**MSA: NA**

**Middle Income**

9741.00

**SARPY COUNTY (153), NE**

**MSA: 36540**

**Middle Income**

0105.05

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income 50-60%**

0022.01 0060.01

**Median Family Income 60-70%**

0037.00

**Median Family Income 70-80%**

0068.00

**Median Family Income 80-90%**

0029.62

**Median Family Income >= 120%**

0036.26 0069.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**DOUGLAS COUNTY (005), NV**

**MSA: NA**

**Middle Income**

0015.00

**WASHOE COUNTY (031), NV**

**MSA: 39900**

**Middle Income**

0026.18

**Upper Income**

0033.07

**Income Not Known**

9800.00 9801.00

**CARROLL COUNTY (003), NH**

**MSA: NA**

**Moderate Income**

9559.02

**CHESHIRE COUNTY (005), NH**

**MSA: NA**

**Middle Income**

9701.00 9705.00 9714.03

**STRAFFORD COUNTY (017), NH**

**MSA: 40484**

**Moderate Income**

0843.02 0844.00

**SULLIVAN COUNTY (019), NH**

**MSA: NA**

**Middle Income**

9754.02

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**ATLANTIC COUNTY (001), NJ**

**MSA: 12100**

**Low Income**

0023.00

**Moderate Income**

0122.00

**Middle Income**

0110.00

**Upper Income**

0105.01 0115.00

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

**MSA: 36140**

**Middle Income**

0220.00 0221.01

**CUMBERLAND COUNTY (011), NJ**

**MSA: 47220**

**Low Income**

0205.03

**Upper Income**

0105.00

**BERNALILLO COUNTY (001), NM**

**MSA: 10740**

**Median Family Income 50-60%**

0009.04 0047.59

**Median Family Income 80-90%**

0027.00

**Median Family Income >= 120%**

0037.46

**CIBOLA COUNTY (006), NM**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**MSA: NA**

**Moderate Income**

9742.01

**EDDY COUNTY (015), NM**

**MSA: NA**

**Upper Income**

0007.00

**ALBANY COUNTY (001), NY**

**MSA: 10580**

**Middle Income**

0003.02

**BROOME COUNTY (007), NY**

**MSA: 13780**

**Upper Income**

0143.01

**CAYUGA COUNTY (011), NY**

**MSA: NA**

**Middle Income**

0409.00

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Middle Income**

0001.00 0014.00

**Upper Income**

0009.00

**DELAWARE COUNTY (025), NY**

**MSA: NA**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

9708.00 9714.00

**DUTCHESS COUNTY (027), NY**

**MSA: 39100**

**Middle Income**

1300.05 1500.04 1904.02

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income 100-110%**

0084.00

**ESSEX COUNTY (031), NY**

**MSA: NA**

**Middle Income**

9611.00

**HERKIMER COUNTY (043), NY**

**MSA: 46540**

**Middle Income**

0113.02

**JEFFERSON COUNTY (045), NY**

**MSA: 48060**

**Middle Income**

0609.01 0616.00 0625.00

**Upper Income**

0611.02

**MADISON COUNTY (053), NY**

**MSA: 45060**

**Upper Income**

0301.03

**MONROE COUNTY (055), NY**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**MSA: 40380**

**Median Family Income 90-100%**

0140.04

**Median Family Income 100-110%**

0144.00

**Median Family Income >= 120%**

0122.01 0135.07 0136.03

**NIAGARA COUNTY (063), NY**

**MSA: 15380**

**Upper Income**

0244.01

**ONEIDA COUNTY (065), NY**

**MSA: 46540**

**Moderate Income**

0225.00

**Middle Income**

0241.01

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Middle Income**

0119.00 0165.01

**Upper Income**

0150.00

**ONTARIO COUNTY (069), NY**

**MSA: 40380**

**Middle Income**

0520.03

**ORANGE COUNTY (071), NY**

**MSA: 39100**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**Low Income**

0006.00 0150.05 0150.07 0150.09

**Moderate Income**

0022.00

**Middle Income**

0106.02 0117.01 0132.01 0141.01 0144.00

**Upper Income**

0129.00 0133.02 0135.00 0145.01

**PUTNAM COUNTY (079), NY**

**MSA: 35614**

**Upper Income**

0112.02 0115.01 0117.00

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Low Income**

0121.07 0121.09 0121.16 0123.02

**Moderate Income**

0122.04 0124.01

**Middle Income**

0118.00 0125.05

**Upper Income**

0108.04 0114.03 0116.02 0130.03 0134.01

**ST. LAWRENCE COUNTY (089), NY**

**MSA: NA**

**Upper Income**

4920.00

**SARATOGA COUNTY (091), NY**

**MSA: 10580**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

0601.02 0605.01

**Upper Income**

0625.01

**WASHINGTON COUNTY (115), NY**

**MSA: 24020**

**Middle Income**

0890.00

**WAYNE COUNTY (117), NY**

**MSA: 40380**

**Moderate Income**

0211.00

**ALAMANCE COUNTY (001), NC**

**MSA: 15500**

**Middle Income**

0201.00

**Upper Income**

0214.00

**ANSON COUNTY (007), NC**

**MSA: 16740**

**Moderate Income**

9202.00

**BERTIE COUNTY (015), NC**

**MSA: NA**

**Middle Income**

9604.01

**BRUNSWICK COUNTY (019), NC**

**MSA: 34820**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

0203.11

**BUNCOMBE COUNTY (021), NC**

**MSA: 11700**

**Upper Income**

0023.03

**CATAWBA COUNTY (035), NC**

**MSA: 25860**

**Middle Income**

0106.00

**CLEVELAND COUNTY (045), NC**

**MSA: NA**

**Upper Income**

9507.02

**CUMBERLAND COUNTY (051), NC**

**MSA: 22180**

**Middle Income**

0028.02 0031.03

**Upper Income**

0037.00

**DAVIDSON COUNTY (057), NC**

**MSA: 49180**

**Middle Income**

0606.01

**DURHAM COUNTY (063), NC**

**MSA: 20500**

**Middle Income**

0020.35

**FORSYTH COUNTY (067), NC**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**MSA: 49180**

**Moderate Income**

0015.00 0018.00

**GASTON COUNTY (071), NC**

**MSA: 16740**

**Low Income**

0315.00

**Upper Income**

0322.01

**GRANVILLE COUNTY (077), NC**

**MSA: 20500**

**Moderate Income**

9705.00

**GUILFORD COUNTY (081), NC**

**MSA: 24660**

**Median Family Income 90-100%**

0160.11

**Median Family Income >= 120%**

0162.03

**HAYWOOD COUNTY (087), NC**

**MSA: 11700**

**Middle Income**

9205.02 9213.01

**HENDERSON COUNTY (089), NC**

**MSA: 11700**

**Middle Income**

9307.01

**HOKE COUNTY (093), NC**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**MSA: 22180**

**Middle Income**

9703.00

**Upper Income**

9701.06

**JOHNSTON COUNTY (101), NC**

**MSA: 39580**

**Low Income**

0403.01

**Middle Income**

0411.08

**MCDOWELL COUNTY (111), NC**

**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 40-50%**

0051.00

**Median Family Income 50-60%**

0059.16

**Median Family Income 70-80%**

0060.05

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

**MSA: 48900**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**Moderate Income**

0115.03

**PASQUOTANK COUNTY (139), NC**

**MSA: NA**

**Upper Income**

9607.01

**PITT COUNTY (147), NC**

**MSA: 24780**

**Middle Income**

0020.02

**RANDOLPH COUNTY (151), NC**

**MSA: 24660**

**Middle Income**

0314.01 0314.02

**ROCKINGHAM COUNTY (157), NC**

**MSA: 24660**

**Moderate Income**

0406.02

**ROWAN COUNTY (159), NC**

**MSA: 16740**

**Moderate Income**

0514.00

**UNION COUNTY (179), NC**

**MSA: 16740**

**Middle Income**

0210.05

**Upper Income**

0210.09

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**VANCE COUNTY (181), NC**

**MSA: NA**

**Middle Income**

9603.00

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income 60-70%**

0527.05 0541.06

**Median Family Income 80-90%**

0531.13 0544.02

**Median Family Income >= 120%**

0530.07

**WASHINGTON COUNTY (187), NC**

**MSA: NA**

**Low Income**

9502.01

**WATAUGA COUNTY (189), NC**

**MSA: NA**

**Upper Income**

9208.00

**WAYNE COUNTY (191), NC**

**MSA: 24140**

**Moderate Income**

0006.04

**WILLIAMS COUNTY (105), ND**

**MSA: NA**

**Middle Income**

9537.01

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**CLINTON COUNTY (027), OH**

**MSA: NA**

**Middle Income**

9645.02

**CRAWFORD COUNTY (033), OH**

**MSA: NA**

**Middle Income**

9742.00

**CUYAHOGA COUNTY (035), OH**

**MSA: 17460**

**Median Family Income 40-50%**

1173.00 1178.00 1979.00

**Median Family Income 90-100%**

1343.00

**DEFIANCE COUNTY (039), OH**

**MSA: NA**

**Middle Income**

9588.00

**DELAWARE COUNTY (041), OH**

**MSA: 18140**

**Middle Income**

0123.00

**FRANKLIN COUNTY (049), OH**

**MSA: 18140**

**Median Family Income 30-40%**

0087.30

**Median Family Income 50-60%**

0069.43 0082.10 0088.11

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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---

**Median Family Income 80-90%**

0083.40

**Median Family Income 90-100%**

0081.70

**Median Family Income >= 120%**

0079.61

**FULTON COUNTY (051), OH**

**MSA: 45780**

**Middle Income**

0403.00

**GREENE COUNTY (057), OH**

**MSA: 19430**

**Low Income**

2007.00

**GUERNSEY COUNTY (059), OH**

**MSA: NA**

**Middle Income**

9772.00

**HAMILTON COUNTY (061), OH**

**MSA: 17140**

**Median Family Income 40-50%**

0274.00

**HURON COUNTY (077), OH**

**MSA: NA**

**Moderate Income**

9158.00

**JEFFERSON COUNTY (081), OH**

**MSA: 48260**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**Upper Income**

0012.00

**LAWRENCE COUNTY (087), OH**

**MSA: 26580**

**Middle Income**

0512.00

**LUCAS COUNTY (095), OH**

**MSA: 45780**

**Moderate Income**

0074.01

**MAHONING COUNTY (099), OH**

**MSA: 49660**

**Moderate Income**

8124.00

**Middle Income**

8127.00

**MONTGOMERY COUNTY (113), OH**

**MSA: 19430**

**Median Family Income >= 120%**

0403.02

**SANDUSKY COUNTY (143), OH**

**MSA: NA**

**Moderate Income**

9616.00

**STARK COUNTY (151), OH**

**MSA: 15940**

**Low Income**

7023.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

---

**Middle Income**

7147.01

**Upper Income**

7111.12

**SUMMIT COUNTY (153), OH**

**MSA: 10420**

**Median Family Income >= 120%**

5301.05

**TRUMBULL COUNTY (155), OH**

**MSA: 49660**

**Moderate Income**

9301.01

**TUSCARAWAS COUNTY (157), OH**

**MSA: NA**

**Upper Income**

0202.00

**WOOD COUNTY (173), OH**

**MSA: 45780**

**Moderate Income**

0216.02

**CARTER COUNTY (019), OK**

**MSA: NA**

**Upper Income**

8926.02

**GARFIELD COUNTY (047), OK**

**MSA: 21420**

**Middle Income**

0001.01

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**KAY COUNTY (071), OK**

**MSA: NA**

**Middle Income**

0011.00

**MUSKOGEE COUNTY (101), OK**

**MSA: NA**

**Middle Income**

0013.01

**PONTOTOC COUNTY (123), OK**

**MSA: NA**

**Middle Income**

0886.00

**POTTAWATOMIE COUNTY (125), OK**

**MSA: NA**

**Low Income**

5002.00

**SEMINOLE COUNTY (133), OK**

**MSA: NA**

**Middle Income**

5837.00

**WASHINGTON COUNTY (147), OK**

**MSA: NA**

**Upper Income**

0004.00

**CLACKAMAS COUNTY (005), OR**

**MSA: 38900**

**Middle Income**

0236.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Upper Income**

0232.01

**COLUMBIA COUNTY (009), OR**

**MSA: 38900**

**Middle Income**

9706.00

**COOS COUNTY (011), OR**

**MSA: NA**

**Middle Income**

0005.05

**DOUGLAS COUNTY (019), OR**

**MSA: NA**

**Moderate Income**

1200.02

**LANE COUNTY (039), OR**

**MSA: 21660**

**Middle Income**

0003.00 0021.01 0043.00

**LINN COUNTY (043), OR**

**MSA: 10540**

**Middle Income**

0302.02

**MARION COUNTY (047), OR**

**MSA: 41420**

**Moderate Income**

0010.00

**MULTNOMAH COUNTY (051), OR**

**MSA: 38900**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Median Family Income 80-90%**

0073.00

**Median Family Income 90-100%**

0102.00

**UNION COUNTY (061), OR**

**MSA: NA**

**Moderate Income**

9707.00

**WASHINGTON COUNTY (067), OR**

**MSA: 38900**

**Median Family Income 50-60%**

0325.01

**YAMHILL COUNTY (071), OR**

**MSA: 38900**

**Moderate Income**

0308.01

**Middle Income**

0303.03

**ADAMS COUNTY (001), PA**

**MSA: 23900**

**Middle Income**

0306.00 0309.01 0311.02

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income 50-60%**

4200.00

**Median Family Income 60-70%**

4870.00 5120.00

**Median Family Income 70-80%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Agency: OCC - 1**

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

---

4480.00

**Median Family Income 80-90%**

5644.00

**BEAVER COUNTY (007), PA**

**MSA: 38300**

**Middle Income**

6030.00

**BUTLER COUNTY (019), PA**

**MSA: 38300**

**Upper Income**

9118.00

**CAMBRIA COUNTY (021), PA**

**MSA: 27780**

**Middle Income**

0120.00

**CARBON COUNTY (025), PA**

**MSA: 10900**

**Moderate Income**

0202.02

**Middle Income**

0205.01

**CENTRE COUNTY (027), PA**

**MSA: 44300**

**Upper Income**

0115.04

**CLEARFIELD COUNTY (033), PA**

**MSA: NA**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

3303.00

**COLUMBIA COUNTY (037), PA**

**MSA: 14100**

**Middle Income**

0503.00

**FAYETTE COUNTY (051), PA**

**MSA: 38300**

**Moderate Income**

2617.00

**FRANKLIN COUNTY (055), PA**

**MSA: 16540**

**Middle Income**

0104.02

**LACKAWANNA COUNTY (069), PA**

**MSA: 42540**

**Middle Income**

1129.02

**LUZERNE COUNTY (079), PA**

**MSA: 42540**

**Middle Income**

2117.01

**LYCOMING COUNTY (081), PA**

**MSA: 48700**

**Middle Income**

0108.00 0111.00

**MERCER COUNTY (085), PA**

**MSA: 49660**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

0319.00

**MONROE COUNTY (089), PA**

**MSA: 20700**

**Middle Income**

3004.01 3005.02

**NORTHUMBERLAND COUNTY (097), PA**

**MSA: NA**

**Upper Income**

0808.00

**PIKE COUNTY (103), PA**

**MSA: 35084**

**Middle Income**

9506.06

**SNYDER COUNTY (109), PA**

**MSA: NA**

**Middle Income**

0707.01

**SULLIVAN COUNTY (113), PA**

**MSA: NA**

**Middle Income**

9601.01

**SUSQUEHANNA COUNTY (115), PA**

**MSA: NA**

**Middle Income**

0328.00

**UNION COUNTY (119), PA**

**MSA: NA**

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

\* denotes no loans made in specified tracts

**Agency: OCC - 1**

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

---

0906.00

**WASHINGTON COUNTY (125), PA**

**MSA: 38300**

**Middle Income**

7512.00

**WESTMORELAND COUNTY (129), PA**

**MSA: 38300**

**Middle Income**

8062.00

**YORK COUNTY (133), PA**

**MSA: 49620**

**Low Income**

0015.00 0016.00

**Middle Income**

0102.20 0203.10 0203.21 0204.21 0205.22 0205.24 0206.02 0208.01 0209.10 0209.22 0211.00

0215.00 0217.12 0219.02 0223.00 0224.04 0227.02 0234.00 0236.02 0238.10 0239.02 0240.02

**Upper Income**

0105.20 0202.21 0212.21 0229.22 0239.04

**ALLENDALE COUNTY (005), SC**

**MSA: NA**

**Middle Income**

9705.00

**BERKELEY COUNTY (015), SC**

**MSA: 16700**

**Moderate Income**

0207.18

**CHARLESTON COUNTY (019), SC**

**MSA: 16700**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Moderate Income**

0031.08

**FLORENCE COUNTY (041), SC**

**MSA: 22500**

**Upper Income**

0004.00

**GEORGETOWN COUNTY (043), SC**

**MSA: NA**

**Middle Income**

9203.01

**GREENVILLE COUNTY (045), SC**

**MSA: 24860**

**Median Family Income 90-100%**

0036.01

**Median Family Income 110-120%**

0025.03

**KERSHAW COUNTY (055), SC**

**MSA: 17900**

**Moderate Income**

9706.01

**LEXINGTON COUNTY (063), SC**

**MSA: 17900**

**Moderate Income**

0202.02

**Upper Income**

0211.09

**PENNINGTON COUNTY (103), SD**

**MSA: 39660**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**Middle Income**

0114.00

**ANDERSON COUNTY (001), TN**

**MSA: 28940**

**Middle Income**

0213.01

**CARTER COUNTY (019), TN**

**MSA: 27740**

**Middle Income**

0708.00

**COFFEE COUNTY (031), TN**

**MSA: NA**

**Middle Income**

9706.00

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income 90-100%**

0174.02

**GREENE COUNTY (059), TN**

**MSA: NA**

**Moderate Income**

0901.00

**HAMILTON COUNTY (065), TN**

**MSA: 16860**

**Moderate Income**

0026.00

**KNOX COUNTY (093), TN**

**MSA: 28940**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**Low Income**

0026.00

**Moderate Income**

0031.00

**Middle Income**

0042.00

**Upper Income**

0044.04

**LOUDON COUNTY (105), TN**

**MSA: 28940**

**Upper Income**

0603.01

**MADISON COUNTY (113), TN**

**MSA: 27180**

**Upper Income**

0016.10

**MAURY COUNTY (119), TN**

**MSA: 34980**

**Moderate Income**

0110.01

**RUTHERFORD COUNTY (149), TN**

**MSA: 34980**

**Middle Income**

0406.00 0412.01

**SHELBY COUNTY (157), TN**

**MSA: 32820**

**Median Family Income 20-30%**

0028.00 0099.02

**Median Family Income 30-40%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

0053.00 0103.00 0117.00  
**Median Family Income 40-50%**

0206.10  
**Median Family Income 50-60%**

0015.00 0056.00  
**Median Family Income 60-70%**

0226.00  
**TIPTON COUNTY (167), TN**

**MSA: 32820**  
**Moderate Income**

0407.00  
**UNION COUNTY (173), TN**

**MSA: 28940**  
**Middle Income**

0402.02  
**WASHINGTON COUNTY (179), TN**

**MSA: 27740**  
**Upper Income**

0613.01  
**WEAKLEY COUNTY (183), TN**

**MSA: NA**  
**Middle Income**

9685.00  
**WILSON COUNTY (189), TN**

**MSA: 34980**  
**Middle Income**

0309.04  
**Upper Income**

0303.09

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

**ATASCOSA COUNTY (013), TX**

**MSA: 41700**

**Moderate Income**

9602.05

**Middle Income**

9602.06

**BASTROP COUNTY (021), TX**

**MSA: 12420**

**Moderate Income**

9504.01

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income 40-50%**

1214.04

**Median Family Income 60-70%**

1616.00 1816.02

**Median Family Income 100-110%**

1215.04 1414.02

**Median Family Income >= 120%**

1915.03

**BOWIE COUNTY (037), TX**

**MSA: 45500**

**Middle Income**

0109.05

**BRAZORIA COUNTY (039), TX**

**MSA: 26420**

**Low Income**

6612.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**BURNET COUNTY (053), TX**

**MSA: NA**

**Middle Income**

9607.01 9607.02

**Upper Income**

9603.01

**CAMERON COUNTY (061), TX**

**MSA: 15180**

**Middle Income**

0144.04

**COMAL COUNTY (091), TX**

**MSA: 41700**

**Middle Income**

3104.05 3108.04

**Upper Income**

3108.01 3109.05

**CORYELL COUNTY (099), TX**

**MSA: 28660**

**Moderate Income**

0107.02

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income 50-60%**

0165.33 0172.04

**Median Family Income 60-70%**

0157.00 0172.03 0201.00

**Median Family Income 70-80%**

0178.06 0185.01

**Median Family Income 90-100%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

0166.16

**Median Family Income >= 120%**

0021.00 0100.03

**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income >= 120%**

0203.20

**ELLIS COUNTY (139), TX**

**MSA: 19124**

**Middle Income**

0611.00

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

**MSA: 21340**

**Median Family Income 70-80%**

0043.16

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

**MSA: 26420**

**Median Family Income 80-90%**

6706.03

**Median Family Income 90-100%**

6727.03

**Median Family Income 100-110%**

6708.03 6710.01

**Median Family Income 110-120%**

6726.02

**Median Family Income >= 120%**

6720.03

**GALVESTON COUNTY (167), TX**

**MSA: 26420**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Middle Income**

7205.09

**Upper Income**

7207.01

**GREGG COUNTY (183), TX**

**MSA: 30980**

**Moderate Income**

0009.00

**GUADALUPE COUNTY (187), TX**

**MSA: 41700**

**Middle Income**

2106.03

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 20-30%**

4401.01

**Median Family Income 50-60%**

2325.00 2401.01

**Median Family Income 60-70%**

3337.00

**Median Family Income 70-80%**

2231.00 2326.00 2404.00 2411.04

**Median Family Income 80-90%**

5427.00

**Median Family Income 90-100%**

5422.03 5560.00

**Median Family Income 110-120%**

5430.05

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

---

2324.05 4103.00 5521.02

**HARRISON COUNTY (203), TX**

**MSA: 30980**

**Middle Income**

0205.02

**HAYS COUNTY (209), TX**

**MSA: 12420**

**Middle Income**

0109.13

**HIDALGO COUNTY (215), TX**

**MSA: 32580**

**Median Family Income 80-90%**

0213.11

**Median Family Income 110-120%**

0202.07 0219.04

**LAMPASAS COUNTY (281), TX**

**MSA: 28660**

**Middle Income**

9503.03

**LUBBOCK COUNTY (303), TX**

**MSA: 31180**

**Income Not Known**

0009.01

**MCLENNAN COUNTY (309), TX**

**MSA: 47380**

**Middle Income**

0037.01

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

0037.09 0040.00

**MONTGOMERY COUNTY (339), TX**

**MSA: 26420**

**Median Family Income 50-60%**

6938.00

**Median Family Income 60-70%**

6930.01

**Median Family Income >= 120%**

6917.00 6919.00

**NAVARRO COUNTY (349), TX**

**MSA: NA**

**Middle Income**

9707.01

**REEVES COUNTY (389), TX**

**MSA: NA**

**Moderate Income**

9506.00

**SHELBY COUNTY (419), TX**

**MSA: NA**

**Moderate Income**

9504.02

**SMITH COUNTY (423), TX**

**MSA: 46340**

**Middle Income**

0014.08

**TARRANT COUNTY (439), TX**

**MSA: 23104**

**Median Family Income 60-70%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

1221.00

**Median Family Income 70-80%**

1012.01 1045.02 1137.13

**Median Family Income 80-90%**

1113.09

**Median Family Income >= 120%**

1065.25

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**Median Family Income 50-60%**

0024.34 0024.37

**Median Family Income 60-70%**

0022.14 0024.41

**Median Family Income 70-80%**

0024.51

**Median Family Income 90-100%**

0024.32

**Median Family Income >= 120%**

0340.00 0451.00

**WALLER COUNTY (473), TX**

**MSA: 26420**

**Moderate Income**

6802.02

**Middle Income**

6803.02

**WASHINGTON COUNTY (477), TX**

**MSA: NA**

**Upper Income**

1706.01

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**WEBB COUNTY (479), TX**

**MSA: 29700**

**Moderate Income**

0017.17

**Upper Income**

0017.10 0017.11

**WILLIAMSON COUNTY (491), TX**

**MSA: 12420**

**Median Family Income 60-70%**

0204.06

**Median Family Income 70-80%**

0201.13

**Median Family Income 100-110%**

0203.31

**Median Family Income >= 120%**

0202.05

**WISE COUNTY (497), TX**

**MSA: 23104**

**Middle Income**

1506.04

**ZAVALA COUNTY (507), TX**

**MSA: NA**

**Moderate Income**

9503.02

**DAVIS COUNTY (011), UT**

**MSA: 36260**

**Middle Income**

1270.02

**GARFIELD COUNTY (017), UT**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**MSA: NA**

**Middle Income**

0003.00

**SALT LAKE COUNTY (035), UT**

**MSA: 41620**

**Median Family Income 40-50%**

1121.01

**Median Family Income 80-90%**

1145.00

**Median Family Income >= 120%**

1128.04

**SUMMIT COUNTY (043), UT**

**MSA: NA**

**Upper Income**

9641.03

**TOOELE COUNTY (045), UT**

**MSA: 41620**

**Moderate Income**

1306.00

**UTAH COUNTY (049), UT**

**MSA: 39340**

**Median Family Income 80-90%**

0022.04

**WASHINGTON COUNTY (053), UT**

**MSA: 41100**

**Upper Income**

2717.02

**WEBER COUNTY (057), UT**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**MSA: 36260**

**Middle Income**

2011.00

**ADDISON COUNTY (001), VT**

**MSA: NA**

**Upper Income**

9604.00

**BENNINGTON COUNTY (003), VT**

**MSA: NA**

**Upper Income**

9704.02

**CHITTENDEN COUNTY (007), VT**

**MSA: 15540**

**Moderate Income**

0040.02

**Middle Income**

0021.04 0031.01

**Upper Income**

0030.00

**FRANKLIN COUNTY (011), VT**

**MSA: 15540**

**Moderate Income**

0105.00

**ORANGE COUNTY (017), VT**

**MSA: NA**

**Middle Income**

9590.00

**WINDHAM COUNTY (025), VT**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

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

---

**MSA: NA**

**Middle Income**

9672.00 9677.00 9682.00

**WINDSOR COUNTY (027), VT**

**MSA: NA**

**Middle Income**

9656.00

**BOTETOURT COUNTY (023), VA**

**MSA: 40220**

**Upper Income**

0405.02

**CAROLINE COUNTY (033), VA**

**MSA: NA**

**Upper Income**

0304.00

**CARROLL COUNTY (035), VA**

**MSA: NA**

**Middle Income**

0804.01

**CHARLOTTE COUNTY (037), VA**

**MSA: NA**

**Middle Income**

9303.00

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Middle Income**

1009.19

**ESSEX COUNTY (057), VA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**MSA: NA**

**Middle Income**

9507.00

**FAIRFAX COUNTY (059), VA**

**MSA: 47894**

**Median Family Income 50-60%**

4901.04

**Median Family Income 80-90%**

4914.01

**Median Family Income 90-100%**

4210.01 4526.00

**Median Family Income >= 120%**

4605.04

**Median Family Income Not Known**

9802.00

**FAUQUIER COUNTY (061), VA**

**MSA: 47894**

**Middle Income**

9302.07

**FREDERICK COUNTY (069), VA**

**MSA: 49020**

**Middle Income**

0501.00 0509.00

**HANOVER COUNTY (085), VA**

**MSA: 40060**

**Middle Income**

3209.02

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

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Upper Income**

0401.00

**LOUDOUN COUNTY (107), VA**

**MSA: 47894**

**Middle Income**

6110.20

**Income Not Known**

9801.00

**MIDDLESEX COUNTY (119), VA**

**MSA: NA**

**Upper Income**

9512.00

**MONTGOMERY COUNTY (121), VA**

**MSA: 13980**

**Moderate Income**

0214.00

**NELSON COUNTY (125), VA**

**MSA: 16820**

**Moderate Income**

9503.00

**PULASKI COUNTY (155), VA**

**MSA: 13980**

**Middle Income**

2102.02

**ROANOKE COUNTY (161), VA**

**MSA: 40220**

**Middle Income**

0303.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

---

**Upper Income**

0306.02

**SPOTSYLVANIA COUNTY (177), VA**

**MSA: 47894**

**Low Income**

0201.08

**Moderate Income**

0203.04

**STAFFORD COUNTY (179), VA**

**MSA: 47894**

**Middle Income**

0102.10

**SUSSEX COUNTY (183), VA**

**MSA: 40060**

**Moderate Income**

8701.00

**WESTMORELAND COUNTY (193), VA**

**MSA: NA**

**Upper Income**

0102.00

**WYTHE COUNTY (197), VA**

**MSA: NA**

**Upper Income**

0504.02

**YORK COUNTY (199), VA**

**MSA: 47260**

**Upper Income**

0510.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**CHESAPEAKE CITY (550), VA**

**MSA: 47260**

**Middle Income**

0209.03

**Upper Income**

0211.03

**HARRISONBURG CITY (660), VA**

**MSA: 25500**

**Moderate Income**

0002.07

**NEWPORT NEWS CITY (700), VA**

**MSA: 47260**

**Low Income**

0312.00

**Moderate Income**

0314.00

**NORFOLK CITY (710), VA**

**MSA: 47260**

**Moderate Income**

0069.01

**PORTSMOUTH CITY (740), VA**

**MSA: 47260**

**Moderate Income**

2127.01

**RICHMOND CITY (760), VA**

**MSA: 40060**

**Low Income**

0709.01

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Moderate Income**

0610.02

**STAUNTON CITY (790), VA**

**MSA: 44420**

**Middle Income**

0003.00

**SUFFOLK CITY (800), VA**

**MSA: 47260**

**Upper Income**

0752.03

**VIRGINIA BEACH CITY (810), VA**

**MSA: 47260**

**Moderate Income**

0402.00

**Upper Income**

0454.32

**WAYNESBORO CITY (820), VA**

**MSA: 44420**

**Moderate Income**

0033.00

**WINCHESTER CITY (840), VA**

**MSA: 49020**

**Middle Income**

0003.02

**CLARK COUNTY (011), WA**

**MSA: 38900**

**Median Family Income 50-60%**

0410.05

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Median Family Income 70-80%**

0426.01

**Median Family Income 100-110%**

0404.16

**Median Family Income 110-120%**

0405.13

**COWLITZ COUNTY (015), WA**

**MSA: 31020**

**Middle Income**

0021.00

**GRANT COUNTY (025), WA**

**MSA: NA**

**Middle Income**

0110.02

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

**MSA: NA**

**Moderate Income**

0002.01

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income 30-40%**

0290.04

**Median Family Income 60-70%**

0292.03

**Median Family Income 70-80%**

0262.00

**Median Family Income 110-120%**

0109.00

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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0296.02 0322.20

**KITSAP COUNTY (035), WA**

**MSA: 14740**

**Moderate Income**

0928.01

**PACIFIC COUNTY (049), WA**

**MSA: NA**

**Middle Income**

9508.02

**PIERCE COUNTY (053), WA**

**MSA: 45104**

**Median Family Income 50-60%**

0718.07

**Median Family Income 60-70%**

0626.00

**Median Family Income 100-110%**

0728.02 0731.24

**Median Family Income 110-120%**

0701.00

**Median Family Income >= 120%**

0713.07 9400.09

**SNOHOMISH COUNTY (061), WA**

**MSA: 42644**

**Median Family Income 40-50%**

0407.00

**Median Family Income 60-70%**

0538.02

**Median Family Income 70-80%**

0418.12

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000025022**

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**Agency: OCC - 1**

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

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**Median Family Income 80-90%**

0538.01

**SPOKANE COUNTY (063), WA**

**MSA: 44060**

**Median Family Income 80-90%**

0112.04

**Median Family Income 90-100%**

0128.02

**Median Family Income 110-120%**

0132.03

**THURSTON COUNTY (067), WA**

**MSA: 36500**

**Middle Income**

0110.00

**WHATCOM COUNTY (073), WA**

**MSA: 13380**

**Middle Income**

0001.02

**YAKIMA COUNTY (077), WA**

**MSA: 49420**

**Moderate Income**

0015.02

**Upper Income**

0017.02

**BERKELEY COUNTY (003), WV**

**MSA: 25180**

**Moderate Income**

9713.01

**GREENBRIER COUNTY (025), WV**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**MSA: NA**

**Upper Income**

9504.02

**LEWIS COUNTY (041), WV**

**MSA: NA**

**Upper Income**

9673.00

**MARION COUNTY (049), WV**

**MSA: NA**

**Moderate Income**

0202.00

**DANE COUNTY (025), WI**

**MSA: 31540**

**Median Family Income 70-80%**

0026.02

**KENOSHA COUNTY (059), WI**

**MSA: 29404**

**Moderate Income**

0007.00

**MARINETTE COUNTY (075), WI**

**MSA: NA**

**Moderate Income**

9602.00

**MILWAUKEE COUNTY (079), WI**

**MSA: 33340**

**Median Family Income 50-60%**

0201.00

**Median Family Income 90-100%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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1602.03

**RACINE COUNTY (101), WI**

**MSA: 39540**

**Upper Income**

0019.00 0027.02

**ST. CROIX COUNTY (109), WI**

**MSA: 33460**

**Middle Income**

1209.01

**VILAS COUNTY (125), WI**

**MSA: NA**

**Middle Income**

9507.00

**WAUKESHA COUNTY (133), WI**

**MSA: 33340**

**Upper Income**

2038.02

**LARAMIE COUNTY (021), WY**

**MSA: 16940**

**Upper Income**

0020.02

**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000025022**

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

**Agency: OCC - 1**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	4,670	4,670	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	10,259	10,259	0	0.00%
Total	14,931	14,931	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.