

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AUTAUGA COUNTY (001), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
BLOUNT COUNTY (009), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
CHILTON COUNTY (021), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARKE COUNTY (025), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
ELMORE COUNTY (051), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
ETOWAH COUNTY (055), AL										
MSA 23460										
Outside Assessment Area										
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)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	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
LIMESTONE COUNTY (083), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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.

Respondent ID: 0000025022

Agency: OCC - 1

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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)
COCONINO COUNTY (005), AZ										
MSA 22380										
Outside Assessment Area										
Low Income	0	0	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
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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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Small Business Loans - Originations

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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)
MOHAVE COUNTY (015), AZ										
MSA 29420										
Outside Assessment Area										
Low Income	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)
BENTON COUNTY (007), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
CLEBURNE COUNTY (023), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
CRAIGHEAD COUNTY (031), AR										
MSA 27860										
Outside Assessment Area										
Low Income	0	0	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

Loans by County

Small Business Loans - Originations

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Agency: OCC - 1

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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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
BUTTE COUNTY (007), CA										
MSA 17020										
Outside Assessment Area										
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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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALAVERAS COUNTY (009), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
COLUSA COUNTY (011), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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)
FRESNO COUNTY (019), CA										
MSA 23420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
IMPERIAL COUNTY (025), CA										
MSA 20940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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)
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
KINGS COUNTY (031), CA										
MSA 25260										
Outside Assessment Area										
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)
LAKE COUNTY (033), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
LASSEN COUNTY (035), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
MADERA COUNTY (039), CA										
MSA 31460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
MENDOCINO COUNTY (045), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	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
MONTEREY COUNTY (053), CA										
MSA 41500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	57	0	0	0	0	0	0	0	0
Middle Income	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
NAPA COUNTY (055), CA										
MSA 34900										
Outside Assessment Area										
Low Income	0	0	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)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
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)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
SANTA CRUZ COUNTY (087), CA										
MSA 42100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
SHASTA COUNTY (089), CA										
MSA 39820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	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
SONOMA COUNTY (097), CA										
MSA 42220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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
SUTTER COUNTY (101), CA										
MSA 49700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
TULARE COUNTY (107), CA										
MSA 47300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	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)
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
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)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
CHAFFEE COUNTY (015), CO										
MSA NA										
Outside Assessment Area										
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
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	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)
GARFIELD COUNTY (045), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
GRAND COUNTY (049), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
GUNNISON COUNTY (051), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	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
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	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)
WELD COUNTY (123), CO										
MSA 24540										
Outside Assessment Area										
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)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	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)
HARTFORD COUNTY (003), CT										
MSA 25540										
Inside AA 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Inside AA 0016										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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)
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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
TOLLAND COUNTY (013), CT										
MSA 25540										
Inside AA 0007										
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
WINDHAM COUNTY (015), CT										
MSA 49340										
Outside Assessment Area										
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)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
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
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0024										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
SUSSEX COUNTY (005), DE										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	0	0	0	0	0	0	0	0
Middle Income	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)
ALACHUA COUNTY (001), FL										
MSA 23540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
COLUMBIA COUNTY (023), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	93	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0
DUVAL COUNTY (031), FL										
MSA 27260										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	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)
ESCAMBIA COUNTY (033), FL										
MSA 37860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	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
FLAGLER COUNTY (035), FL										
MSA 19660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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
HAMILTON COUNTY (047), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	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
HOLMES COUNTY (059), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
INDIAN RIVER COUNTY (061), FL										
MSA 42680										
Outside Assessment Area										
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
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
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)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	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
MADISON COUNTY (079), FL										
MSA NA										
Outside Assessment Area										
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)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
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
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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)
MONROE COUNTY (087), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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)
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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)
PASCO COUNTY (101), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	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
PUTNAM COUNTY (107), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	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)
ATKINSON COUNTY (003), GA										
MSA NA										
Outside Assessment Area										
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
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
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
BRANTLEY COUNTY (025), GA										
MSA 15260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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)
BULLOCH COUNTY (031), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
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
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
CLARKE COUNTY (059), GA										
MSA 12020										
Outside Assessment Area										
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
CLAYTON COUNTY (063), GA										
MSA 12060										
Outside Assessment Area										
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)
COWETA COUNTY (077), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
DAWSON COUNTY (085), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
DECATUR COUNTY (087), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	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)
GORDON COUNTY (129), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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)
HALL COUNTY (139), GA										
MSA 23580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
HENRY COUNTY (151), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
HOUSTON COUNTY (153), GA										
MSA 47580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	72	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
LOWNDES COUNTY (185), GA										
MSA 46660										
Outside Assessment Area										
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
MCINTOSH COUNTY (191), GA										
MSA 15260										
Outside Assessment Area										
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
PICKENS COUNTY (227), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
WALTON COUNTY (297), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
WARE COUNTY (299), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
HAWAII COUNTY (001), HI										
MSA NA										
Outside Assessment Area										
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
HONOLULU COUNTY (003), HI										
MSA 46520										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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)
MAUI COUNTY (009), HI										
MSA 27980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
ADA COUNTY (001), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
BINGHAM COUNTY (011), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
CANYON COUNTY (027), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
KOOTENAI COUNTY (055), ID										
MSA 17660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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)
FRANKLIN COUNTY (055), IL										
MSA NA										
Outside Assessment Area										
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
JEFFERSON COUNTY (081), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
KANE COUNTY (089), IL										
MSA 20994										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	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
KENDALL COUNTY (093), IL										
MSA 20994										
Outside Assessment Area										
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)
MCHEMRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
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
MCLEAN COUNTY (113), IL										
MSA 14010										
Outside Assessment Area										
Low Income	0	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
MERCER COUNTY (131), IL										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	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)
MONROE COUNTY (133), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
PULASKI COUNTY (153), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
ROCK ISLAND COUNTY (161), IL										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	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)
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
SANGAMON COUNTY (167), IL										
MSA 44100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
TAZEWELL COUNTY (179), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	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
WILLIAMSON COUNTY (199), IL										
MSA 16060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
CLARK COUNTY (019), IN										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
ELKHART COUNTY (039), IN										
MSA 21140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
HAMILTON COUNTY (057), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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)
JENNINGS COUNTY (079), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	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
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
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
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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)
MADISON COUNTY (095), IN										
MSA 26900										
Outside Assessment Area										
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
MARION COUNTY (097), IN										
MSA 26900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	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)
PORTER COUNTY (127), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	1	113	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
STARKE COUNTY (149), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
STEUBEN COUNTY (151), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
DUBUQUE COUNTY (061), IA										
MSA 20220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	330	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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)
SHAWNEE COUNTY (177), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	109	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Outside Assessment Area										
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)
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
BOONE COUNTY (015), KY										
MSA 17140										
Outside Assessment Area										
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
BOYD COUNTY (019), KY										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	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)
CALLOWAY COUNTY (035), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
FLOYD COUNTY (071), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
GRANT COUNTY (081), KY										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
GRAVES COUNTY (083), KY										
MSA NA										
Outside Assessment Area										
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
HARRISON COUNTY (097), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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
MCCRACKEN COUNTY (145), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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)
MADISON COUNTY (151), KY										
MSA NA										
Outside Assessment Area										
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
MUHLENBERG COUNTY (177), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
WARREN COUNTY (227), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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)
WEBSTER COUNTY (233), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
BOSSIER PARISH (015), LA										
MSA 43340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	170	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	0	0	0	0
CALCASIEU PARISH (019), LA										
MSA 29340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	0	0	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
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

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)
ST. CHARLES PARISH (089), LA										
MSA 35380										
Outside Assessment Area										
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)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
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
HANCOCK COUNTY (009), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
KENNEBEC COUNTY (011), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
OXFORD COUNTY (017), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
SOMERSET COUNTY (025), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Outside Assessment Area										
Low Income	0	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
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	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)
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
FREDERICK COUNTY (021), MD										
MSA 23224										
Outside Assessment Area										
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)
HARFORD COUNTY (025), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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)
SOMERSET COUNTY (039), MD										
MSA 41540										
Outside Assessment Area										
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
TALBOT COUNTY (041), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
WASHINGTON COUNTY (043), MD										
MSA 25180										
Outside Assessment Area										
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)
WORCESTER COUNTY (047), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Inside AA 0002										
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
BRISTOL COUNTY (005), MA										
MSA 39300										
Inside AA 0019										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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)
DUKES COUNTY (007), MA										
MSA NA										
Inside AA 0026										
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
ESSEX COUNTY (009), MA										
MSA 15764										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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)
HAMPDEN COUNTY (013), MA										
MSA 44140										
Inside AA 0022										
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
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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)
NORFOLK COUNTY (021), MA										
MSA 14454										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	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)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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)
WORCESTER COUNTY (027), MA										
MSA 49340										
Inside AA 0025										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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
MONROE COUNTY (115), MI										
MSA 33780										
Outside Assessment Area										
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)
MUSKEGON COUNTY (121), MI										
MSA 34740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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
NEWAYGO COUNTY (123), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
SAGINAW COUNTY (145), MI										
MSA 40980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
SHIAWASSEE COUNTY (155), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
WASHTENAW COUNTY (161), MI										
MSA 11460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	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)
DESOTO COUNTY (033), MS										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
FORREST COUNTY (035), MS										
MSA 25620										
Outside Assessment Area										
Low Income	0	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
HARRISON COUNTY (047), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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)
LAFAYETTE COUNTY (071), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
LEE COUNTY (081), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
LEFLORE COUNTY (083), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	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)
NEWTON COUNTY (101), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
NOXUBEE COUNTY (103), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
PANOLA COUNTY (107), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
RANKIN COUNTY (121), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
YAZOO COUNTY (163), MS										
MSA 27140										
Outside Assessment Area										
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)
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
DEKALB COUNTY (063), MO										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	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
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
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)
GREENE COUNTY (077), MO										
MSA 44180										
Outside Assessment Area										
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
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	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)
JEFFERSON COUNTY (099), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
NEW MADRID COUNTY (143), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
POLK COUNTY (167), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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)
ST. LOUIS CITY (510), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
HOLT COUNTY (089), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
SARPY COUNTY (153), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	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)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
DOUGLAS COUNTY (005), NV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
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
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	236	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0010										
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

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SULLIVAN COUNTY (019), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
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
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	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)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0005										
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
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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)
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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)
HUDSON COUNTY (017), NJ										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0023										
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
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	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)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	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)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0015										
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)
SUSSEX COUNTY (037), NJ										
MSA 35084										
Inside AA 0014										
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
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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)
WARREN COUNTY (041), NJ										
MSA 10900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	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)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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
CIBOLA COUNTY (006), NM										
MSA NA										
Outside Assessment Area										
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)
EDDY COUNTY (015), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
BRONX COUNTY (005), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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)
BROOME COUNTY (007), NY										
MSA 13780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
CAYUGA COUNTY (011), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	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
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
JEFFERSON COUNTY (045), NY										
MSA 48060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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
MADISON COUNTY (053), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	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)
NASSAU COUNTY (059), NY										
MSA 35004										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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)
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	97	0	0	0	0	0	0	0	0
Middle Income	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
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
ONTARIO COUNTY (069), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
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
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	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)
QUEENS COUNTY (081), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
RICHMOND COUNTY (085), NY										
MSA 35614										
Inside AA 0017										
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)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
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
ST. LAWRENCE COUNTY (089), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
SARATOGA COUNTY (091), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
WAYNE COUNTY (117), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	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)
CLEVELAND COUNTY (045), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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
CUMBERLAND COUNTY (051), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
DAVIDSON COUNTY (057), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
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
GASTON COUNTY (071), NC										
MSA 16740										
Outside Assessment Area										
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)
GRANVILLE COUNTY (077), NC										
MSA 20500										
Outside Assessment Area										
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
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	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)
HAYWOOD COUNTY (087), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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
HENDERSON COUNTY (089), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
HOKE COUNTY (093), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
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
MCDOWELL COUNTY (111), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
MACON COUNTY (113), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0

Loans by County

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)
VANCE COUNTY (181), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	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
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMS COUNTY (105), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	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)
CLINTON COUNTY (027), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
CRAWFORD COUNTY (033), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
HURON COUNTY (077), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	108	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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)
JEFFERSON COUNTY (081), OH										
MSA 48260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
LAWRENCE COUNTY (087), OH										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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)
SANDUSKY COUNTY (143), OH										
MSA NA										
Outside Assessment Area										
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
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
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)
TUSCARAWAS COUNTY (157), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
WOOD COUNTY (173), OH										
MSA 45780										
Outside Assessment Area										
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)
CARTER COUNTY (019), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	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
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	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
KAY COUNTY (071), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
SEMINOLE COUNTY (133), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
WASHINGTON COUNTY (147), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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)
MARION COUNTY (047), OR										
MSA 41420										
Outside Assessment Area										
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
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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)
UNION COUNTY (061), OR										
MSA NA										
Outside Assessment Area										
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
WASHINGTON COUNTY (067), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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)
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
ADAMS COUNTY (001), PA										
MSA 23900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	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)
BEAVER COUNTY (007), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
BERKS COUNTY (011), PA										
MSA 39740										
Inside AA 0020										
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)
BUCKS COUNTY (017), PA										
MSA 33874										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
COLUMBIA COUNTY (037), PA										
MSA 14100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Inside AA 0006										
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
DAUPHIN COUNTY (043), PA										
MSA 25420										
Inside AA 0006										
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)
FRANKLIN COUNTY (055), PA										
MSA 16540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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
LACKAWANNA COUNTY (069), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
LANCASTER COUNTY (071), PA										
MSA 29540										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0009										
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)
LEHIGH COUNTY (077), PA										
MSA 10900										
Inside AA 0001										
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
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
LYCOMING COUNTY (081), PA										
MSA 48700										
Outside Assessment Area										
Low Income	0	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)
MERCER COUNTY (085), PA										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
MONROE COUNTY (089), PA										
MSA 20700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	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
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Inside AA 0001										
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)
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
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)
BRISTOL COUNTY (001), RI										
MSA 39300										
Inside AA 0019										
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
KENT COUNTY (003), RI										
MSA 39300										
Inside AA 0019										
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
NEWPORT COUNTY (005), RI										
MSA 39300										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Inside AA 0019										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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
WASHINGTON COUNTY (009), RI										
MSA 39300										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PENNINGTON COUNTY (103), SD										
MSA 39660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
GREENE COUNTY (059), TN										
MSA NA										
Outside Assessment Area										
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)
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
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
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
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
LOUDON COUNTY (105), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
MADISON COUNTY (113), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
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
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
UNION COUNTY (173), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
WASHINGTON COUNTY (179), TN										
MSA 27740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
WEAKLEY COUNTY (183), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
WILSON COUNTY (189), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	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
BOWIE COUNTY (037), TX										
MSA 45500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
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
BURNET COUNTY (053), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
CAMERON COUNTY (061), TX										
MSA 15180										
Outside Assessment Area										
Low Income	0	0	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)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	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
ELLIS COUNTY (139), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	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)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	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
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	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
HARRISON COUNTY (203), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	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)
HAYS COUNTY (209), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	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)
LAMPASAS COUNTY (281), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	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
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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
MCLENNAN COUNTY (309), TX										
MSA 47380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	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
NAVARRO COUNTY (349), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	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)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	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)
WASHINGTON COUNTY (477), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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
WEBB COUNTY (479), TX										
MSA 29700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	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)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
WISE COUNTY (497), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
ZAVALA COUNTY (507), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
DAVIS COUNTY (011), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
GARFIELD COUNTY (017), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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
SUMMIT COUNTY (043), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
WASHINGTON COUNTY (053), UT										
MSA 41100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
ADDISON COUNTY (001), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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
BENNINGTON COUNTY (003), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
FRANKLIN COUNTY (011), VT										
MSA 15540										
Outside Assessment Area										
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
ORANGE COUNTY (017), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
WINDHAM COUNTY (025), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
WINDSOR COUNTY (027), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
CHARLOTTE COUNTY (037), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
ESSEX COUNTY (057), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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
FAUQUIER COUNTY (061), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
HANOVER COUNTY (085), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
KING GEORGE COUNTY (099), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	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)
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
MIDDLESEX COUNTY (119), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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
MONTGOMERY COUNTY (121), VA										
MSA 13980										
Outside Assessment Area										
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)
NELSON COUNTY (125), VA										
MSA 16820										
Outside Assessment Area										
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
PULASKI COUNTY (155), VA										
MSA 13980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
ROANOKE COUNTY (161), VA										
MSA 40220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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)
SPOTSYLVANIA COUNTY (177), VA										
MSA 47894										
Outside Assessment Area										
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
STAFFORD COUNTY (179), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	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
SUSSEX COUNTY (183), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	123	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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)
CHESAPEAKE CITY (550), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
HARRISONBURG CITY (660), VA										
MSA 25500										
Outside Assessment Area										
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
NEWPORT NEWS CITY (700), VA										
MSA 47260										
Outside Assessment Area										
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)
NORFOLK CITY (710), VA										
MSA 47260										
Outside Assessment Area										
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
PORTSMOUTH CITY (740), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	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
RICHMOND CITY (760), VA										
MSA 40060										
Outside Assessment Area										
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)
STAUNTON CITY (790), VA										
MSA 44420										
Outside Assessment Area										
Low Income	0	0	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
SUFFOLK CITY (800), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Outside Assessment Area										
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)
WAYNESBORO CITY (820), VA										
MSA 44420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
WINCHESTER CITY (840), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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)
GRANT COUNTY (025), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
GRAYS HARBOR COUNTY (027), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	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
KITSAP COUNTY (035), WA										
MSA 14740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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)
PACIFIC COUNTY (049), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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)
SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	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)
SPOKANE COUNTY (063), WA										
MSA 44060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	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
THURSTON COUNTY (067), WA										
MSA 36500										
Outside Assessment Area										
Low Income	0	0	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)
WHATCOM COUNTY (073), WA										
MSA 13380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
YAKIMA COUNTY (077), WA										
MSA 49420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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)
BERKELEY COUNTY (003), WV										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
GREENBRIER COUNTY (025), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
LEWIS COUNTY (041), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (049), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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)
MARINETTE COUNTY (075), WI										
MSA NA										
Outside Assessment Area										
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
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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)
WAUKESHA COUNTY (133), WI										
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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
TOTAL ACROSS ALL STATES										
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

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

1581.08*	1583.22*	1583.28*	1584.02*	1585.14*	1905.04	1908.01*	2009.03*	2010.06*	2010.10*	
Median Family Income >= 120%										
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*				
Median Family Income Not Known										
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.

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.

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.

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.

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.

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.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Institution: Santander Bank N.A.

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.

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.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

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

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

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

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

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

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

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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.

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

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 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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Middle Income

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

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%

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

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.

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

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

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

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

Agency: OCC - 1

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 26900

Middle Income

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

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: 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

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.

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

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

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

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

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

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

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

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

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

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

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

Agency: OCC - 1

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

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

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

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

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

Respondent ID: 0000025022

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

Agency: OCC - 1

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

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

Agency: OCC - 1

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Agency: OCC - 1

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

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

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

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

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

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

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

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

Respondent ID: 0000025022

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

Agency: OCC - 1

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

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

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

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

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

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

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

Respondent ID: 0000025022

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

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

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

Agency: OCC - 1

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

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

Agency: OCC - 1

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

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

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

Agency: OCC - 1

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

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

Agency: OCC - 1

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

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

Agency: OCC - 1

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

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

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

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

Agency: OCC - 1

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

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

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

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

Agency: OCC - 1

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

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

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

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

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

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

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

* denotes no loans made in specified tracts

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

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

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	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.