

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)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	114	0	0	1	114	0	0
Middle Income	1	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	114	0	0	1	114	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	0	0	1	119	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
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	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

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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)
CLAY COUNTY (027), AL										
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
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	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	141	0	0	0	0	0	0
Income Not Known	0	0	0	0	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

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State: ALABAMA (01)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	1	65	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	160	3	447	1	567	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	225	3	447	1	567	0	0	0	0
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	1	100	2	275	1	484	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	118	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	393	1	484	0	0	0	0

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State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARSHALL COUNTY (095), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	461	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	461	0	0	0	0
MORGAN COUNTY (103), AL										
MSA 19460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0
ST. CLAIR COUNTY (115), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	677	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	677	0	0	0	0

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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	8	611	14	2,007	5	2,189	1	114	0	0
STATE TOTAL	8	611	14	2,007	5	2,189	1	114	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANCHORAGE MUNICIPALITY (020), AK										
MSA 11260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	169	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	169	0	0	0	0	0	0
COPPER RIVER CENSUS AREA (066), AK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	302	0	0	0	0	0	0
STATE TOTAL	0	0	2	302	0	0	0	0	0	0

Loans by County

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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)
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	147	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	301	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	450	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	147	2	751	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)
PIMA COUNTY (019), AZ										
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	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	151	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	298	2	751	0	0	0	0
STATE TOTAL	0	0	2	298	2	751	0	0	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	92	0	0	0	0	1	92	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	1	92	0	0
CRITTENDEN COUNTY (035), AR										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	386	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	386	0	0	0	0
FAULKNER COUNTY (045), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	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	1	146	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	1	146	0	0	0	0	0	0

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Small Business Loans - Originations

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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)
GARLAND COUNTY (051), AR										
MSA 26300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	54	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	54	0	0	0	0	0	0	0	0
HOWARD COUNTY (061), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	166	1	869	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	869	0	0	0	0
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	112	1	141	1	618	0	0	0	0
Middle Income	3	291	1	141	2	907	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	403	2	282	3	1,525	0	0	0	0

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Small Business Loans - Originations

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Respondent ID: 0000025022

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	9	704	5	698	7	3,304	1	92	0	0
STATE TOTAL	9	704	5	698	7	3,304	1	92	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	59	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	377	0	0	0	0
Median Family Income 70-80%	2	98	4	474	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	86	2	246	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	220	0	0	2	220	0	0
Median Family Income >= 120%	0	0	1	166	0	0	0	0	0	0
Median Family Income Not Known	0	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	9	1,106	1	377	2	220	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	3	476	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	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: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	166	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	350	0	0	0	0
Median Family Income 50-60%	0	0	2	352	0	0	0	0	0	0
Median Family Income 60-70%	1	42	0	0	0	0	1	42	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	148	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	82	1	102	1	376	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	124	5	768	2	726	1	42	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%	0	0	2	342	0	0	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	393	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	93	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	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	1	93	3	487	1	393	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	122	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	0	0	0	0

Loans by County

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)
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	0	0	1	343	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	343	0	0	0	0
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	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	154	1	117	0	0	0	0	0	0
Median Family Income 60-70%	1	100	9	1,250	0	0	1	192	0	0
Median Family Income 70-80%	3	140	5	838	1	321	0	0	0	0
Median Family Income 80-90%	7	463	8	1,095	1	330	0	0	0	0
Median Family Income 90-100%	1	57	3	407	2	829	1	132	0	0
Median Family Income 100-110%	1	61	3	358	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	594	12	1,638	1	254	1	113	0	0
Median Family Income Not Known	0	0	1	136	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,569	42	5,839	5	1,734	3	437	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)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	381	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	142	2	399	0	0	0	0	0	0
Median Family Income 70-80%	0	0	12	2,029	1	393	0	0	0	0
Median Family Income 80-90%	0	0	6	894	0	0	0	0	0	0
Median Family Income 90-100%	0	0	2	291	0	0	0	0	0	0
Median Family Income 100-110%	2	161	4	575	0	0	0	0	0	0
Median Family Income 110-120%	1	88	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	517	6	973	0	0	1	136	0	0
Median Family Income Not Known	0	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	908	32	5,161	2	774	1	136	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	1	117	1	390	0	0	0	0
Upper Income	0	0	0	0	1	445	0	0	0	0
Income Not Known	0	0	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	1	117	2	835	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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	119	7	1,134	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	176	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	157	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	164	2	277	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	117	8	1,309	0	0	2	117	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	400	19	3,053	0	0	2	117	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	166	1	552	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	86	0	0	2	708	0	0	0	0
Median Family Income 80-90%	0	0	1	117	2	777	0	0	0	0
Median Family Income 90-100%	0	0	1	163	0	0	1	163	0	0
Median Family Income 100-110%	2	147	5	716	1	618	1	212	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	124	0	0	1	124	0	0
Median Family Income Not Known	0	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	233	9	1,286	6	2,655	3	499	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%	1	68	1	171	0	0	0	0	0	0
Median Family Income 50-60%	0	0	4	567	1	324	0	0	0	0
Median Family Income 60-70%	1	64	3	448	1	483	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	768	0	0	0	0
Median Family Income 80-90%	1	91	0	0	1	557	0	0	0	0
Median Family Income 90-100%	1	86	1	166	0	0	0	0	0	0
Median Family Income 100-110%	1	74	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	160	0	0	2	751	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	262	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	543	9	1,352	7	3,145	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	1	164	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	289	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	295	0	0	2	295	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	88	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	36	1	130	0	0	0	0	0	0
Median Family Income >= 120%	4	318	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	442	6	878	0	0	2	295	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 FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	155	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	155	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%	2	131	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	192	0	0	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	4	611	0	0	0	0	0	0
Median Family Income 100-110%	1	74	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	62	5	679	0	0	3	447	0	0
Median Family Income Not Known	0	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	267	10	1,482	0	0	3	447	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	151	0	0	0	0	0	0
Median Family Income 70-80%	2	173	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	94	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	267	2	289	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	457	0	0	0	0	0	0
Middle Income	1	74	3	392	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	6	849	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%	2	167	1	102	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	76	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	260	0	0	0	0	0	0
Median Family Income 80-90%	1	81	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	324	3	362	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	92	1	120	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	192	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: 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	146	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	296	0	0	0	0	0	0
SISKIYOU COUNTY (093), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	176	1	125	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	176	1	125	0	0	0	0	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	94	2	282	0	0	0	0	0	0
Middle Income	2	118	1	112	0	0	3	230	0	0
Upper Income	0	0	1	171	0	0	0	0	0	0
Income Not Known	0	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	212	4	565	0	0	3	230	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SONOMA COUNTY (097), CA										
MSA 42220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	123	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	2	123	1	131	0	0	0	0	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	81	1	139	0	0	0	0	0	0
Median Family Income 40-50%	2	134	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	240	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	189	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	5	714	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	268	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	217	0	0	0	0	0	0
Median Family Income Not Known	0	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	215	12	1,767	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUTTER COUNTY (101), CA										
MSA 49700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	391	0	0	0	0	0	0
Middle Income	1	57	2	302	0	0	1	105	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	1	57	5	853	0	0	2	265	0	0
TULARE COUNTY (107), CA										
MSA 47300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	177	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	2	289	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	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	1	127	0	0	0	0	0	0
Median Family Income >= 120%	1	79	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	79	4	517	0	0	0	0	0	0
YUBA COUNTY (115), CA										
MSA 49700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	52	0	0	0	0	0	0	0	0
Middle Income	0	0	1	134	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	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	99	7,019	198	29,211	28	11,237	22	2,688	0	0
STATE TOTAL	99	7,019	198	29,211	28	11,237	22	2,688	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%	0	0	1	159	0	0	1	159	0	0
Median Family Income 60-70%	1	50	3	446	0	0	1	102	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	1	95	0	0
Median Family Income 90-100%	1	71	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	216	4	605	0	0	3	356	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%	0	0	2	254	0	0	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	178	1	277	0	0	0	0
Median Family Income 90-100%	0	0	1	152	1	490	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	219	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	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	803	2	767	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)
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	0	0	1	660	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	0	0	1	660	0	0	0	0
DOUGLAS COUNTY (035), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GILPIN COUNTY (047), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
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	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: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	193	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	232	0	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	193	2	232	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	1	101	0	0	1	101	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	101	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)
MESA COUNTY (077), CO										
MSA 24300										
Outside Assessment Area										
Low Income	0	0	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	1	82	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	82	2	261	0	0	0	0	0	0
MONTROSE COUNTY (085), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	1	189	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	1	189	0	0	0	0	0	0
ROUTT COUNTY (107), 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)
WELD COUNTY (123), CO										
MSA 24540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	196	0	0	0	0	0	0
Middle Income	0	0	0	0	1	893	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	196	1	893	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	867	20	2,862	5	2,771	7	1,046	0	0
STATE TOTAL	12	867	20	2,862	5	2,771	7	1,046	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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	60	2	314	0	0	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	141	1	1,000	0	0	0	0
Median Family Income 70-80%	1	100	2	307	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	1	718	0	0	0	0
Median Family Income >= 120%	4	199	4	587	1	707	1	707	0	0
Median Family Income Not Known	0	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	454	9	1,349	3	2,425	1	707	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%	4	293	3	353	0	0	1	18	0	0
Median Family Income 30-40%	3	182	1	160	0	0	0	0	0	0
Median Family Income 40-50%	2	84	2	298	0	0	0	0	0	0
Median Family Income 50-60%	9	620	9	1,461	1	275	0	0	0	0
Median Family Income 60-70%	4	146	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	202	1	234	1	300	0	0	0	0
Median Family Income 80-90%	14	682	4	503	0	0	1	26	0	0
Median Family Income 90-100%	9	520	4	788	0	0	2	378	0	0
Median Family Income 100-110%	14	895	7	1,028	0	0	1	150	0	0
Median Family Income 110-120%	13	805	4	480	0	0	1	50	0	0
Median Family Income >= 120%	27	1,563	9	1,365	1	325	1	51	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	103	5,992	44	6,670	3	900	7	673	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	2	173	1	127	0	0	0	0	0	0
Middle Income	6	314	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	487	1	127	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)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Outside Assessment Area										
Low Income	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	2	301	0	0	0	0	0	0
Income Not Known	0	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	2	301	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%	3	147	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	299	1	185	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%	2	153	1	132	0	0	0	0	0	0
Median Family Income 90-100%	1	32	0	0	0	0	1	32	0	0
Median Family Income 100-110%	1	30	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	165	1	113	0	0	0	0	0	0
Median Family Income >= 120%	8	604	3	407	0	0	0	0	0	0
Median Family Income Not Known	0	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	1,532	8	1,137	0	0	1	32	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	0	0	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	0	0	0	0	0	0
TOLLAND COUNTY (013), CT										
MSA 25540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	0	0	0	0
Middle Income	4	175	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	5	205	1	125	0	0	0	0	0	0
WINDHAM COUNTY (015), CT										
MSA 49340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	164	3	372	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	164	3	372	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	128	7,524	52	7,807	3	900	8	705	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	33	2,018	16	2,274	3	2,425	1	707	0	0
STATE TOTAL	161	9,542	68	10,081	6	3,325	9	1,412	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	0	0	2	303	0	0	0	0	0	0
Middle Income	0	0	1	148	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	451	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	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	55	1	150	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	15	0	0	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%	1	48	0	0	0	0	1	48	0	0
Median Family Income 100-110%	1	75	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	177	0	0	1	300	1	24	0	0
Median Family Income Not Known	0	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	564	1	150	1	300	2	72	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	1	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	142	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	9	564	1	150	1	300	2	72	0	0
TOTAL OUTSIDE AA IN STATE	2	142	3	451	0	0	0	0	0	0
STATE TOTAL	11	706	4	601	1	300	2	72	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)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,055	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,055	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	4	572	2	534	0	0	0	0
Median Family Income 60-70%	0	0	1	175	0	0	0	0	0	0
Median Family Income 70-80%	2	169	0	0	1	517	0	0	0	0
Median Family Income 80-90%	1	92	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	100	2	235	0	0	0	0	0	0
Median Family Income Not Known	0	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	361	7	982	3	1,051	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)
DIXIE COUNTY (029), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	140	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	264	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	1,006	0	0	0	0
Median Family Income 90-100%	0	0	1	159	0	0	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	3	423	2	1,006	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	0	0	2	792	0	0	0	0
Middle Income	1	93	0	0	1	372	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	3	1,164	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	1	97	0	0	1	254	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	1	254	0	0	0	0
HENDRY COUNTY (051), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	136	0	0	0	0	0	0
Middle Income	0	0	3	516	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	652	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)
HERNANDO COUNTY (053), FL										
MSA 45300										
Outside Assessment Area										
Low Income	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	148	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	148	0	0	0	0	0	0	0	0
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	46	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	108	0	0	0	0	0	0
Median Family Income Not Known	0	0	2	215	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	3	323	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)
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	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	284	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	99	1	111	0	0	0	0	0	0
Median Family Income Not Known	0	0	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	3	395	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)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	148	2	686	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	1	148	2	686	0	0	0	0
MARTIN COUNTY (085), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	1	127	0	0	1	127	0	0
Moderate Income	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	136	0	0	1	136	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	263	0	0	2	263	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)
OKALOOSA COUNTY (091), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	2	292	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	292	0	0	0	0	0	0
OKEECHOBEE COUNTY (093), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	191	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	191	0	0	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)
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	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	5	831	1	377	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	396	0	0	0	0
Median Family Income Not Known	0	0	0	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	831	2	773	0	0	0	0
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	44	5	732	1	375	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	5	732	1	375	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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	79	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	165	5	649	0	0	0	0	0	0
Median Family Income 80-90%	2	127	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	116	0	0	1	116	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	7	932	1	292	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	371	13	1,697	1	292	1	116	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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	266	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	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: 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%	1	90	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	252	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	2	252	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	127	0	0	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	127	0	0	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	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: 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%	1	65	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	245	0	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	65	1	245	0	0	0	0	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	548	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	548	0	0	0	0
TOTAL INSIDE AA IN STATE	20	1,174	11	1,872	4	1,390	1	100	0	0
TOTAL OUTSIDE AA IN STATE	29	2,187	62	8,791	20	7,504	3	379	0	0
STATE TOTAL	49	3,361	73	10,663	24	8,894	4	479	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)
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	1	158	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	158	0	0	0	0	0	0
BRYAN COUNTY (029), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	2	241	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	2	241	0	0	0	0	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	143	0	0	0	0	0	0
Upper Income	0	0	1	117	1	655	2	772	0	0
Income Not Known	0	0	0	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	260	1	655	2	772	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)
CATOOSA COUNTY (047), GA										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	374	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	374	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	2	256	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	381	0	0	0	0	0	0
CLARKE COUNTY (059), GA										
MSA 12020										
Outside Assessment Area										
Low Income	0	0	1	151	0	0	0	0	0	0
Moderate Income	0	0	4	540	1	684	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	691	1	684	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)
CLAYTON COUNTY (063), GA										
MSA 12060										
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	4	228	0	0	0	0	1	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	309	0	0	0	0	1	61	0	0
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	123	0	0	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	113	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	325	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	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	561	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COWETA COUNTY (077), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	241	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	241	0	0	0	0	0	0
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	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	145	1	664	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	86	2	228	0	0	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	178	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	264	3	373	1	664	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)
ELBERT COUNTY (105), GA										
MSA NA										
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	177	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	1	177	0	0	0	0	0	0
FAYETTE COUNTY (113), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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	1	150	0	0	0	0	0	0
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	1	396	0	0	0	0
Upper Income	0	0	1	146	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	1	146	1	396	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)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	135	0	0	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	105	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	1	845	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	2	101	1	153	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	3	393	1	845	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)
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%	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	79	5	710	0	0	0	0	0	0
Median Family Income 110-120%	3	225	1	117	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	304	6	827	0	0	0	0	0	0
HARALSON COUNTY (143), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	423	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	423	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)
HOUSTON COUNTY (153), GA										
MSA 47580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	0	0	0	0
LEE COUNTY (177), GA										
MSA 10500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	134	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	134	0	0	0	0	0	0	0	0
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	119	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	119	0	0	0	0	0	0

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)
MORGAN COUNTY (211), GA										
MSA 12060										
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
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	1	97	1	113	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	1	113	0	0	0	0	0	0
RICHMOND COUNTY (245), GA										
MSA 12260										
Outside Assessment Area										
Low Income	2	192	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	178	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	178	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	26	1,933	41	5,665	10	6,015	3	833	0	0
STATE TOTAL	26	1,933	41	5,665	10	6,015	3	833	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	146	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	146	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	1	146	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	55	0	0	0	0	1	55	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	55	1	146	0	0	1	55	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)
KAUAI COUNTY (007), HI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	273	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	273	0	0	0	0
MAUI COUNTY (009), HI										
MSA 27980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	147	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	147	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	130	3	439	1	273	1	55	0	0
STATE TOTAL	2	130	3	439	1	273	1	55	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	69	6	900	1	394	1	125	0	0
STATE TOTAL	1	69	6	900	1	394	1	125	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Outside Assessment Area										
Low Income	0	0	1	157	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	127	0	0	1	127	0	0
Income Not Known	0	0	0	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	0	0	1	127	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	1	132	0	0	0	0	0	0
Median Family Income 30-40%	0	0	2	335	0	0	0	0	0	0
Median Family Income 40-50%	0	0	4	476	2	742	0	0	0	0
Median Family Income 50-60%	0	0	2	238	0	0	0	0	0	0
Median Family Income 60-70%	0	0	7	962	0	0	0	0	0	0
Median Family Income 70-80%	5	358	3	458	0	0	0	0	0	0
Median Family Income 80-90%	1	70	4	745	1	409	1	211	0	0
Median Family Income 90-100%	4	390	2	205	0	0	0	0	0	0
Median Family Income 100-110%	4	291	1	180	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	130	1	322	0	0	0	0
Median Family Income >= 120%	4	176	6	825	1	932	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	386	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,285	33	4,686	6	2,791	1	211	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)
DE WITT COUNTY (039), 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	0	0	0	0	0	0
Upper Income	0	0	0	0	1	393	0	0	0	0
Income Not Known	0	0	0	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	393	0	0	0	0
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	163	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	158	1	395	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	190	2	674	0	0	0	0
Median Family Income >= 120%	1	100	3	345	0	0	0	0	0	0
Median Family Income Not Known	0	0	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	856	3	1,069	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)
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	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
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	4	439	0	0	2	220	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	72	1	175	5	2,141	1	346	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	56	1	147	0	0	1	56	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	6	761	5	2,141	4	622	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)
KENDALL COUNTY (093), IL										
MSA 20994										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	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	1	95	1	130	0	0	0	0	0	0
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	764	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	286	0	0	0	0
Median Family Income 90-100%	1	78	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	106	3	1,108	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	137	0	0	0	0	0	0
Median Family Income Not Known	0	0	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	2	243	6	2,158	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)
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	1	207	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	207	0	0	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	1	72	1	112	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	1	112	0	0	0	0	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	1	111	0	0	0	0	0	0
Moderate Income	0	0	1	143	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	254	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)
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	1	130	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	2	262	0	0	0	0	0	0
Median Family Income 100-110%	2	136	3	487	2	611	0	0	0	0
Median Family Income 110-120%	3	197	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	146	5	889	5	1,852	0	0	0	0
Median Family Income Not Known	0	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	479	11	1,768	7	2,463	0	0	0	0
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	98	0	0	0	0	0	0	0	0
Income Not Known	0	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	32	2,335	66	9,433	28	11,015	6	960	0	0
STATE TOTAL	32	2,335	66	9,433	28	11,015	6	960	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)
DEARBORN COUNTY (029), IN										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	56	2	247	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	2	247	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	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
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	0	0	0	0	0	0
Upper Income	0	0	0	0	1	414	0	0	0	0
Income Not Known	0	0	0	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	414	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)
HENDRICKS COUNTY (063), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	577	0	0	2	258	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	577	0	0	2	258	0	0
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	165	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	0	0	0	0
MADISON COUNTY (095), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	1	184	0	0	0	0	0	0
Moderate Income	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	184	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	226	15	2,135	3	1,874	2	258	0	0
STATE TOTAL	3	226	15	2,135	3	1,874	2	258	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)
WOODBURY COUNTY (193), IA										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	128	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	128	0	0	0	0	0	0
STATE 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: 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)
BUTLER COUNTY (015), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	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
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	8	1,157	1	349	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	94	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	8	1,157	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: 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)
TOTAL OUTSIDE AA IN STATE	3	225	14	2,008	2	876	2	131	0	0
STATE TOTAL	3	225	14	2,008	2	876	2	131	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)
ANDERSON COUNTY (005), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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
BARREN COUNTY (009), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	1	123	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	792	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	2	792	0	0	0	0
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	1	145	0	0	1	145	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	1	145	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)
CHRISTIAN COUNTY (047), KY										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	813	0	0	0	0
Income Not Known	0	0	0	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	813	0	0	0	0
EDMONSON COUNTY (061), KY										
MSA 14540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	107	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	0	0	0	0
FULTON COUNTY (075), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	235	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	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	84	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0
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%	1	61	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	83	1	116	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	144	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: 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)
JESSAMINE COUNTY (113), KY										
MSA 30460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	145	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	0	0	0	0
KENTON COUNTY (117), 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	134	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	0	0	0	0	0	0
MCCREARY COUNTY (147), 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	243	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	243	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: 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)
TOTAL OUTSIDE AA IN STATE	6	452	10	1,524	4	2,359	2	234	0	0
STATE TOTAL	6	452	10	1,524	4	2,359	2	234	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)
IBERIA PARISH (045), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	33	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	0	0	0	0
JEFFERSON PARISH (051), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	0	0	0	0	0	0	0	0
Middle Income	0	0	4	688	0	0	0	0	0	0
Upper Income	1	89	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	4	688	0	0	0	0	0	0
OUACHITA PARISH (073), LA										
MSA 33740										
Outside Assessment Area										
Low Income	0	0	1	126	0	0	0	0	0	0
Moderate Income	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	126	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: 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)
RAPIDES PARISH (079), LA										
MSA 10780										
Outside Assessment Area										
Low Income	0	0	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	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	1	114	0	0	0	0	0	0
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	360	7	1,098	0	0	0	0	0	0
STATE TOTAL	6	360	7	1,098	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)
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	0	0	1	113	0	0	1	113	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	113	0	0	1	113	0	0
AROOSTOOK COUNTY (003), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	4	567	0	0	0	0	0	0
Middle Income	3	162	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	212	4	567	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	1	134	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	1	134	0	0	0	0	0	0
KNOX COUNTY (013), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	97	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0
PENOBSCOT COUNTY (019), ME										
MSA 12620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	201	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	1	226	0	0	0	0	0	0
Income Not Known	0	0	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	427	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)
WALDO COUNTY (027), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	0	0	0	0
Middle Income	0	0	3	343	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	3	343	0	0	0	0	0	0
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	103	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	103	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	561	13	1,853	0	0	1	113	0	0
STATE TOTAL	9	561	13	1,853	0	0	1	113	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	61	2	368	0	0	0	0	0	0
Median Family Income >= 120%	1	69	2	262	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	4	630	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)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	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	130	0	0	3	1,260	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	319	2	260	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	8	549	2	260	3	1,260	1	53	0	0
CALVERT COUNTY (009), MD										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	59	1	114	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	1	114	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	70	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	83	0	0	0	0	1	83	0	0
Median Family Income 100-110%	1	55	1	119	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	862	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	458	1	119	1	862	1	83	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	0	0	1	134	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	0	0	0	0	0	0
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%	1	97	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	113	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	97	1	113	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	39	2,647	17	2,466	6	2,942	4	399	0	0
STATE TOTAL	39	2,647	17	2,466	6	2,942	4	399	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA										
MSA 39300										
Inside AA 0019										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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	758	1	150	0	0	1	54	0	0
Median Family Income 40-50%	15	744	0	0	0	0	0	0	0	0
Median Family Income 50-60%	8	498	5	784	0	0	1	30	0	0
Median Family Income 60-70%	8	482	3	517	1	295	0	0	0	0
Median Family Income 70-80%	3	159	1	145	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	535	0	0	0	0	0	0	0	0
Median Family Income 100-110%	9	491	1	126	1	1,000	0	0	0	0
Median Family Income 110-120%	20	1,081	9	1,270	0	0	0	0	0	0
Median Family Income >= 120%	76	4,203	9	1,337	2	1,280	4	186	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	169	9,292	29	4,329	4	2,575	6	270	0	0
DUKES COUNTY (007), MA										
MSA NA										
Inside AA 0027										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	208	0	0	0	0	0	0	0	0
Middle Income	7	555	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	11	763	4	654	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)
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	275	0	0	2	1,185	0	0	0	0
Median Family Income 30-40%	20	1,273	5	750	1	300	0	0	0	0
Median Family Income 40-50%	12	797	0	0	1	400	1	70	0	0
Median Family Income 50-60%	4	152	2	260	0	0	0	0	0	0
Median Family Income 60-70%	12	552	5	808	0	0	0	0	0	0
Median Family Income 70-80%	20	1,250	8	1,359	1	455	1	235	0	0
Median Family Income 80-90%	26	1,601	4	640	0	0	0	0	0	0
Median Family Income 90-100%	14	824	4	771	0	0	0	0	0	0
Median Family Income 100-110%	18	1,165	1	215	2	740	0	0	0	0
Median Family Income 110-120%	2	115	0	0	0	0	0	0	0	0
Median Family Income >= 120%	51	2,591	4	700	2	786	4	133	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	187	10,831	33	5,503	9	3,866	6	438	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
Inside AA 0022										
Low Income	3	143	0	0	0	0	0	0	0	0
Moderate Income	6	237	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	0	0	0	0
Upper Income	6	349	2	296	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	758	2	296	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)
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	324	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	1	130	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	130	1	324	0	0	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	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%	6	192	1	120	0	0	0	0	0	0
Median Family Income 40-50%	6	319	0	0	1	475	1	22	0	0
Median Family Income 50-60%	14	818	2	400	0	0	1	51	0	0
Median Family Income 60-70%	12	957	7	1,047	0	0	1	65	0	0
Median Family Income 70-80%	28	1,683	6	1,017	0	0	1	27	0	0
Median Family Income 80-90%	21	1,393	8	1,286	0	0	2	164	0	0
Median Family Income 90-100%	41	2,634	5	664	1	450	1	18	0	0
Median Family Income 100-110%	38	2,270	10	1,519	4	1,282	0	0	0	0
Median Family Income 110-120%	37	2,045	9	1,544	1	300	2	81	0	0
Median Family Income >= 120%	123	7,465	25	3,687	5	2,120	6	398	0	0
Median Family Income Not Known	1	52	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	329	19,978	73	11,284	12	4,627	15	826	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	0	0	0	0	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	40	0	0	0	0	1	40	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	11	790	2	400	1	300	0	0	0	0
Median Family Income 80-90%	14	926	5	684	0	0	0	0	0	0
Median Family Income 90-100%	21	1,371	2	291	0	0	1	22	0	0
Median Family Income 100-110%	13	779	3	430	0	0	0	0	0	0
Median Family Income 110-120%	10	713	4	695	0	0	0	0	0	0
Median Family Income >= 120%	73	4,630	21	3,257	2	974	1	45	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	146	9,469	37	5,757	3	1,274	3	107	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%	1	100	0	0	0	0	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	42	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%	7	487	1	190	0	0	0	0	0	0
Median Family Income 70-80%	20	1,188	8	1,313	1	300	1	34	0	0
Median Family Income 80-90%	15	834	4	557	0	0	0	0	0	0
Median Family Income 90-100%	19	1,065	6	892	0	0	0	0	0	0
Median Family Income 100-110%	33	1,763	7	1,230	0	0	2	74	0	0
Median Family Income 110-120%	17	950	1	113	1	394	0	0	0	0
Median Family Income >= 120%	43	2,294	7	1,045	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	158	8,798	34	5,340	2	694	4	158	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	0	0	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%	8	489	1	150	0	0	0	0	0	0
Median Family Income 40-50%	21	999	0	0	0	0	2	64	0	0
Median Family Income 50-60%	21	1,522	1	200	1	325	1	45	0	0
Median Family Income 60-70%	8	257	2	270	0	0	0	0	0	0
Median Family Income 70-80%	6	366	1	240	0	0	0	0	0	0
Median Family Income 80-90%	16	986	8	1,144	0	0	1	31	0	0
Median Family Income 90-100%	9	528	0	0	0	0	0	0	0	0
Median Family Income 100-110%	5	230	2	240	0	0	2	107	0	0
Median Family Income 110-120%	8	576	1	232	0	0	0	0	0	0
Median Family Income >= 120%	77	4,507	16	2,537	3	1,610	5	343	0	0
Median Family Income Not Known	15	981	1	125	1	950	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	196	11,483	33	5,138	5	2,885	11	590	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 30-40%	7	423	2	315	0	0	0	0	0	0
Median Family Income 40-50%	9	489	1	150	1	400	1	24	0	0
Median Family Income 50-60%	4	193	0	0	0	0	0	0	0	0
Median Family Income 60-70%	9	440	0	0	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%	7	462	0	0	0	0	0	0	0	0
Median Family Income 90-100%	22	1,377	4	678	0	0	2	146	0	0
Median Family Income 100-110%	15	890	8	1,330	0	0	1	36	0	0
Median Family Income 110-120%	15	882	3	377	0	0	2	108	0	0
Median Family Income >= 120%	53	2,656	8	1,251	2	683	3	133	0	0
Median Family Income Not Known	3	66	1	140	0	0	2	47	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	151	8,442	28	4,391	3	1,083	11	494	0	0
TOTAL INSIDE AA IN STATE	1,426	83,301	278	43,404	39	17,404	58	3,011	0	0
TOTAL OUTSIDE AA IN STATE	2	114	1	130	1	324	0	0	0	0
STATE TOTAL	1,428	83,415	279	43,534	40	17,728	58	3,011	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)
GENESEE COUNTY (049), MI										
MSA 22420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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	0	0	1	144	0	0	0	0	0	0
HILLSDALE COUNTY (059), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
INGHAM COUNTY (065), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	1	121	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	94	1	155	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	2	276	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)
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	41	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	0	0	0	0
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	115	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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)
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	96	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	0	0	0	0
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	1	154	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	346	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	2	271	1	421	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	77	0	0	1	450	0	0	0	0
Median Family Income Not Known	0	0	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	5	771	2	871	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)
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	0	0	1	123	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	0	0	0	0	0	0
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	1	81	2	230	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	2	230	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	261	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	85	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	128	0	0	0	0	0	0
Median Family Income Not Known	0	0	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	1	128	1	261	0	0	0	0
ST. CLAIR COUNTY (147), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	165	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	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	112	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	282	0	0	2	282	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	394	0	0	2	282	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	628	18	2,488	3	1,132	2	282	0	0
STATE TOTAL	9	628	18	2,488	3	1,132	2	282	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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	1	222	0	0	0	0	0	0
BELTRAMI COUNTY (007), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	149	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	159	0	0	0	0	0	0
Income Not Known	0	0	0	0	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: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STEARNS COUNTY (145), MN										
MSA 41060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	5	677	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	677	0	0	0	0	0	0
WINONA COUNTY (169), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	199	8	1,207	0	0	0	0	0	0
STATE TOTAL	3	199	8	1,207	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: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (047), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	148	0	0	0	0	2	148	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	0	0	0	0	2	148	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	130	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
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	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

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)
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	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
PONTOTOC COUNTY (115), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
SIMPSON COUNTY (127), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	101	0	0	0	0	0	0
Middle Income	0	0	1	162	0	0	1	162	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	263	0	0	1	162	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)
YAZOO COUNTY (163), MS										
MSA 27140										
Outside Assessment Area										
Low Income	2	163	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	106	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	163	1	106	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	573	7	891	0	0	3	310	0	0
STATE TOTAL	8	573	7	891	0	0	3	310	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	0	0	0	0	1	259	0	0	0	0
Middle Income	2	157	0	0	1	411	2	157	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	157	0	0	2	670	2	157	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%	1	84	2	252	0	0	0	0	0	0
Median Family Income 40-50%	1	99	1	133	0	0	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	164	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	68	2	243	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	251	6	792	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)
MILLER COUNTY (131), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	387	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	387	0	0	0	0
NEWTON COUNTY (145), MO										
MSA 27900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
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	230	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	230	0	0	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	7	774	0	0	0	0	0	0
Upper Income	0	0	3	503	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	10	1,277	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	3	339	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	55	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	114	0	0	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	4	553	0	0	1	142	0	0
Median Family Income Not Known	0	0	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	8	1,006	0	0	1	142	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)
TANEY COUNTY (213), 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	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
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	0	0	0	0	1	661	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	661	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	778	29	3,735	4	1,718	3	299	0	0
STATE TOTAL	10	778	29	3,735	4	1,718	3	299	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	0	0	6	1,220	1	453	1	238	0	0
STATE TOTAL	0	0	6	1,220	1	453	1	238	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)
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	151	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
MERRICK COUNTY (121), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	281	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	281	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	164	5	728	0	0	0	0	0	0
STATE TOTAL	2	164	5	728	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	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	68	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	144	0	0	0	0	0	0
Median Family Income 80-90%	1	75	3	331	0	0	0	0	0	0
Median Family Income 90-100%	1	59	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	141	1	133	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	5	343	5	608	1	1,000	1	1,000	0	0
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	167	1	127	0	0	0	0	0	0
Income Not Known	0	0	1	142	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	167	2	269	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	510	7	877	1	1,000	1	1,000	0	0
STATE TOTAL	7	510	7	877	1	1,000	1	1,000	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)
BELKNAP COUNTY (001), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	106	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	0	0	0	0	0	0
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	115	0	0	0	0	0	0
Middle Income	0	0	0	0	1	302	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	302	0	0	0	0
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	236	1	200	0	0	1	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	3	236	1	200	0	0	1	200	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAFTON COUNTY (009), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	138	0	0	1	138	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	138	0	0	1	138	0	0
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Inside AA 0010										
Low Income	3	265	0	0	0	0	0	0	0	0
Moderate Income	9	663	2	298	0	0	1	13	0	0
Middle Income	17	836	1	150	0	0	0	0	0	0
Upper Income	24	1,242	8	1,244	2	710	1	56	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	54	3,046	11	1,692	2	710	2	69	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Inside AA 0028										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	275	0	0	0	0	0	0	0	0
Middle Income	6	420	1	150	0	0	0	0	0	0
Upper Income	4	260	3	550	0	0	0	0	0	0
Income Not Known	0	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	955	4	700	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 HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	1	150	1	500	0	0	0	0
Middle Income	49	2,955	6	935	2	532	3	77	0	0
Upper Income	18	1,013	0	0	0	0	1	49	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	69	4,118	7	1,085	3	1,032	4	126	0	0
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	91	0	0	0	0	0	0	0	0
Middle Income	0	0	2	229	0	0	0	0	0	0
Upper Income	0	0	1	141	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	91	3	370	0	0	0	0	0	0
SULLIVAN COUNTY (019), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	212	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	212	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	136	8,119	22	3,477	5	1,742	6	195	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	5	327	8	1,141	1	302	2	338	0	0
STATE TOTAL	141	8,446	30	4,618	6	2,044	8	533	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	3	180	2	303	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	1	160	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	280	3	463	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	1	120	0	0	0	0	0	0
Median Family Income 80-90%	5	304	5	761	0	0	0	0	0	0
Median Family Income 90-100%	9	495	2	280	1	270	0	0	0	0
Median Family Income 100-110%	4	203	1	166	0	0	0	0	0	0
Median Family Income 110-120%	8	572	2	300	1	358	1	93	0	0
Median Family Income >= 120%	27	1,822	17	2,417	7	2,749	2	71	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	55	3,564	29	4,259	9	3,377	3	164	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	3	163	0	0	0	0	0	0	0	0
Middle Income	20	1,084	7	1,057	0	0	0	0	0	0
Upper Income	10	392	2	299	6	4,217	2	53	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,639	9	1,356	6	4,217	2	53	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%	1	45	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	134	0	0	0	0	0	0
Median Family Income 50-60%	2	133	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	79	2	307	0	0	1	157	0	0
Median Family Income 70-80%	3	269	4	572	1	400	0	0	0	0
Median Family Income 80-90%	4	400	3	550	6	5,074	0	0	0	0
Median Family Income 90-100%	5	319	1	139	0	0	0	0	0	0
Median Family Income 100-110%	7	429	4	546	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	498	3	493	2	1,229	1	41	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	2,172	19	2,889	9	6,703	2	198	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)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	4	513	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	15	5	638	0	0	0	0	0	0
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%	11	682	5	700	0	0	1	152	0	0
Median Family Income 40-50%	19	1,004	5	695	3	1,210	0	0	0	0
Median Family Income 50-60%	18	1,235	2	310	1	310	1	160	0	0
Median Family Income 60-70%	5	275	2	495	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%	7	401	1	121	0	0	0	0	0	0
Median Family Income 100-110%	7	348	1	220	0	0	0	0	0	0
Median Family Income 110-120%	9	649	4	630	1	350	0	0	0	0
Median Family Income >= 120%	30	1,912	3	410	2	1,863	2	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	113	7,031	26	4,061	8	4,033	4	412	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)
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	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	170	0	0	0	0	0	0	0	0
Upper Income	1	45	2	251	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	215	2	251	0	0	0	0	0	0
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	1	230	0	0	0	0	0	0
Median Family Income 60-70%	7	465	4	618	0	0	0	0	0	0
Median Family Income 70-80%	11	620	1	150	0	0	0	0	0	0
Median Family Income 80-90%	2	113	1	162	1	300	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	196	1	150	3	1,766	0	0	0	0
Median Family Income 110-120%	1	22	0	0	0	0	0	0	0	0
Median Family Income >= 120%	17	896	2	300	3	2,019	1	32	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	2,889	11	1,740	7	4,085	1	32	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)
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	2	102	0	0	0	0	1	10	0	0
Upper Income	1	100	2	255	0	0	0	0	0	0
Income Not Known	0	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	202	2	255	0	0	1	10	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
Inside AA 0023										
Low Income	10	569	1	150	0	0	0	0	0	0
Moderate Income	9	585	3	480	1	500	1	60	0	0
Middle Income	26	1,342	3	445	1	362	1	36	0	0
Upper Income	22	1,509	7	1,352	4	1,861	3	298	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	4,005	14	2,427	6	2,723	5	394	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)
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	385	0	0	0	0	0	0	0	0
Median Family Income 40-50%	7	344	0	0	0	0	3	87	0	0
Median Family Income 50-60%	4	281	3	426	0	0	0	0	0	0
Median Family Income 60-70%	6	341	0	0	0	0	0	0	0	0
Median Family Income 70-80%	19	1,318	1	120	2	574	2	78	0	0
Median Family Income 80-90%	21	1,271	8	1,187	0	0	2	63	0	0
Median Family Income 90-100%	15	1,132	6	849	0	0	1	98	0	0
Median Family Income 100-110%	14	804	1	130	1	400	0	0	0	0
Median Family Income 110-120%	10	631	4	555	2	778	0	0	0	0
Median Family Income >= 120%	27	1,651	15	2,143	5	2,310	1	76	0	0
Median Family Income Not Known	1	99	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	133	8,348	38	5,410	10	4,062	9	402	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%	8	556	0	0	0	0	1	26	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%	2	129	1	150	0	0	1	29	0	0
Median Family Income 70-80%	8	458	1	150	0	0	0	0	0	0
Median Family Income 80-90%	21	1,204	2	300	0	0	2	42	0	0
Median Family Income 90-100%	24	1,353	1	125	2	741	0	0	0	0
Median Family Income 100-110%	31	1,626	4	600	1	300	1	10	0	0
Median Family Income 110-120%	28	1,663	11	1,710	1	400	0	0	0	0
Median Family Income >= 120%	91	5,375	27	4,478	8	3,320	4	111	0	0
Median Family Income Not Known	1	40	2	360	0	0	1	40	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	218	12,704	51	8,173	13	5,261	10	258	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	0	0	0	0	0	0
Median Family Income 60-70%	5	263	2	275	0	0	0	0	0	0
Median Family Income 70-80%	2	74	0	0	3	920	0	0	0	0
Median Family Income 80-90%	7	548	3	425	1	265	1	99	0	0
Median Family Income 90-100%	5	303	0	0	0	0	0	0	0	0
Median Family Income 100-110%	5	331	3	419	0	0	0	0	0	0
Median Family Income 110-120%	3	187	1	150	2	506	4	658	0	0
Median Family Income >= 120%	31	1,825	22	3,296	5	2,010	2	96	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	3,811	31	4,565	11	3,701	7	853	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	485	2	270	0	0	0	0	0	0
Median Family Income 30-40%	4	252	5	860	0	0	0	0	0	0
Median Family Income 40-50%	17	1,221	6	946	3	955	1	23	0	0
Median Family Income 50-60%	9	638	3	367	0	0	0	0	0	0
Median Family Income 60-70%	11	657	4	740	1	500	1	42	0	0
Median Family Income 70-80%	18	962	5	747	1	375	0	0	0	0
Median Family Income 80-90%	13	690	5	973	3	1,550	1	203	0	0
Median Family Income 90-100%	31	1,772	7	1,047	1	300	2	104	0	0
Median Family Income 100-110%	21	922	5	677	0	0	1	30	0	0
Median Family Income 110-120%	6	387	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	673	2	300	1	350	1	85	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	146	8,759	44	6,927	10	4,030	7	487	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%	2	127	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	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	96	4	528	1	260	3	388	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	110	2	266	1	310	2	110	0	0
Median Family Income 110-120%	2	155	2	300	0	0	0	0	0	0
Median Family Income >= 120%	9	622	2	340	0	0	2	120	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,355	13	1,844	3	870	7	618	0	0
SALEM COUNTY (033), NJ										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	147	1	258	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	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: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0015										
Low Income	1	80	1	150	0	0	0	0	0	0
Moderate Income	4	330	2	430	0	0	0	0	0	0
Middle Income	3	155	4	531	3	1,790	0	0	0	0
Upper Income	14	901	4	630	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,466	11	1,741	3	1,790	1	50	0	0
SUSSEX COUNTY (037), NJ										
MSA 35084										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	7	308	4	648	0	0	1	180	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	10	510	4	648	0	0	1	180	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	353	1	150	0	0	0	0	0	0
Median Family Income 40-50%	20	1,184	6	1,125	0	0	0	0	0	0
Median Family Income 50-60%	4	238	0	0	1	368	0	0	0	0
Median Family Income 60-70%	3	95	3	608	0	0	0	0	0	0
Median Family Income 70-80%	14	870	2	281	0	0	2	129	0	0
Median Family Income 80-90%	6	440	0	0	0	0	0	0	0	0
Median Family Income 90-100%	13	734	8	1,186	2	849	0	0	0	0
Median Family Income 100-110%	10	370	2	400	1	500	2	64	0	0
Median Family Income 110-120%	9	469	5	713	2	800	2	41	0	0
Median Family Income >= 120%	26	1,479	7	1,095	1	300	0	0	0	0
Median Family Income Not Known	1	17	2	375	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	111	6,249	36	5,933	7	2,817	6	234	0	0
WARREN COUNTY (041), NJ										
MSA 10900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	0	0	0	0	0	0	0	0
Upper Income	2	103	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	4	228	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	1,080	64,932	339	52,378	102	47,669	66	4,345	0	0
TOTAL OUTSIDE AA IN STATE	9	510	11	1,499	1	258	0	0	0	0
STATE TOTAL	1,089	65,442	350	53,877	103	47,927	66	4,345	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%	1	78	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	88	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	110	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	166	1	110	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	151	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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

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)
MCKINLEY COUNTY (031), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	151	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
SAN JUAN COUNTY (045), NM										
MSA 22140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	166	4	532	0	0	0	0	0	0
STATE TOTAL	2	166	4	532	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)
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	1	122	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	0	0	0	0
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%	4	198	2	270	0	0	1	18	0	0
Median Family Income 50-60%	3	165	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	1	400	0	0	0	0
Median Family Income 80-90%	2	142	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%	1	21	1	119	0	0	0	0	0	0
Median Family Income >= 120%	1	39	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	17	1,080	6	901	2	787	1	18	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	0	0	2	272	0	0	0	0	0	0
Income Not Known	0	0	0	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	272	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	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
CHAUTAUQUA COUNTY (013), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	126	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	193	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	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	3	174	1	125	0	0	1	68	0	0
Upper Income	0	0	2	248	0	0	0	0	0	0
Income Not Known	0	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	174	3	373	0	0	1	68	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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	1	1,000	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	0	0	1	1,000	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	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: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GENESEE COUNTY (037), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	44	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	119	0	0	0	0	0	0	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	139	0	0	0	0	0	0
Middle Income	2	137	2	224	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	3	363	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	0	0	1	144	1	273	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	144	1	273	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%	8	611	9	1,384	2	829	0	0	0	0
Median Family Income 40-50%	12	962	12	1,672	4	1,646	0	0	0	0
Median Family Income 50-60%	17	1,131	11	1,810	2	1,250	1	20	0	0
Median Family Income 60-70%	12	674	11	1,690	2	700	1	51	0	0
Median Family Income 70-80%	22	1,531	11	1,819	4	1,758	2	92	0	0
Median Family Income 80-90%	29	1,789	7	1,049	2	1,250	1	33	0	0
Median Family Income 90-100%	14	746	10	1,637	0	0	0	0	0	0
Median Family Income 100-110%	7	299	9	1,243	0	0	0	0	0	0
Median Family Income 110-120%	9	566	4	560	0	0	0	0	0	0
Median Family Income >= 120%	49	2,954	15	2,236	2	680	5	263	0	0
Median Family Income Not Known	5	337	4	580	2	1,050	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	185	11,700	103	15,680	21	9,838	10	459	0	0
LIVINGSTON COUNTY (051), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	279	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	279	0	0	0	0

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)
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	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
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	160	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	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	156	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	604	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	5	723	0	0	0	0	0	0
Median Family Income Not Known	2	134	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	294	6	879	1	604	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	2	307	0	0	0	0	0	0
Median Family Income 50-60%	3	220	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	1	150	0	0	0	0	0	0
Median Family Income 70-80%	2	118	1	125	0	0	0	0	0	0
Median Family Income 80-90%	10	593	2	300	0	0	0	0	0	0
Median Family Income 90-100%	4	293	9	1,441	1	366	0	0	0	0
Median Family Income 100-110%	12	1,035	3	473	0	0	0	0	0	0
Median Family Income 110-120%	7	560	5	730	1	357	0	0	0	0
Median Family Income >= 120%	7	467	6	864	3	988	1	62	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	3,457	29	4,390	5	1,711	1	62	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)
NEW YORK COUNTY (061), NY										
MSA 35614										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	54	0	0	0	0	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	242	1	150	0	0	0	0	0	0
Median Family Income 50-60%	5	355	1	150	0	0	0	0	0	0
Median Family Income 60-70%	2	102	2	389	1	482	0	0	0	0
Median Family Income 70-80%	3	250	2	269	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	68	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%	94	5,991	35	5,462	5	2,543	3	159	0	0
Median Family Income Not Known	10	771	4	700	0	0	1	37	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	121	7,883	45	7,120	6	3,025	4	196	0	0
NIAGARA COUNTY (063), NY										
MSA 15380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	180	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	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)
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	1	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
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	69	3	402	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	3	402	0	0	0	0	0	0
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	0	0	2	258	0	0	0	0	0	0
Upper Income	1	25	1	150	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	4	263	7	976	1	450	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)
OSWEGO COUNTY (075), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0
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	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	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%	2	131	2	270	0	0	0	0	0	0
Median Family Income 50-60%	4	355	6	900	2	794	0	0	0	0
Median Family Income 60-70%	8	556	4	618	1	500	1	78	0	0
Median Family Income 70-80%	12	718	5	678	1	350	1	50	0	0
Median Family Income 80-90%	13	737	6	870	1	450	1	59	0	0
Median Family Income 90-100%	11	578	8	1,095	2	1,230	0	0	0	0
Median Family Income 100-110%	10	647	11	1,748	2	596	1	80	0	0
Median Family Income 110-120%	7	256	6	817	4	1,378	0	0	0	0
Median Family Income >= 120%	37	2,684	14	1,956	3	1,080	2	167	0	0
Median Family Income Not Known	3	202	2	260	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	107	6,864	64	9,212	16	6,378	6	434	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	10	493	3	435	1	300	0	0	0	0
Middle Income	42	2,662	12	1,790	2	597	0	0	0	0
Upper Income	81	4,840	19	2,835	1	300	2	93	0	0
Income Not Known	0	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	8,095	35	5,195	4	1,197	2	93	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)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	1	100	1	111	0	0	0	0	0	0
Median Family Income 70-80%	3	123	3	461	2	765	0	0	0	0
Median Family Income 80-90%	5	313	0	0	1	384	1	52	0	0
Median Family Income 90-100%	6	385	3	700	0	0	0	0	0	0
Median Family Income 100-110%	8	566	4	572	0	0	0	0	0	0
Median Family Income 110-120%	3	203	0	0	0	0	1	28	0	0
Median Family Income >= 120%	2	101	0	0	1	320	0	0	0	0
Median Family Income Not Known	2	106	1	148	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,897	13	2,242	4	1,469	2	80	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	0	0	0	0
Middle Income	0	0	1	166	0	0	0	0	0	0
Upper Income	0	0	0	0	1	479	0	0	0	0
Income Not Known	0	0	0	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	391	1	479	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)
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	900	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	900	0	0	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	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

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
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	70	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	130	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	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%	1	65	2	252	0	0	0	0	0	0
Median Family Income >= 120%	5	380	2	387	2	678	0	0	0	0
Median Family Income Not Known	0	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	645	6	939	3	1,343	0	0	0	0
WYOMING COUNTY (121), 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	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	641	40,976	295	44,740	58	24,405	26	1,342	0	0
TOTAL OUTSIDE AA IN STATE	37	2,580	49	7,030	13	6,899	1	68	0	0
STATE TOTAL	678	43,556	344	51,770	71	31,304	27	1,410	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)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	303	1	274	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	303	1	274	0	0	0	0
BERTIE COUNTY (015), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	167	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	167	0	0	0	0	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	309	0	0	0	0	0	0
Income Not Known	0	0	0	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: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	126	0	0	1	126	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	126	0	0
CATAWBA COUNTY (035), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	94	0	0	1	464	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	1	464	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	3	290	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	290	0	0	0	0	1	100	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	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0
EDGECOMBE COUNTY (065), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	1	113	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	1	113	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	0	0	1	130	1	353	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	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: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GASTON COUNTY (071), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	138	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	161	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	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)
HENDERSON COUNTY (089), NC										
MSA 11700										
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	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	0	0	0	0
HOKE COUNTY (093), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	76	0	0	2	686	1	263	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	2	686	1	263	0	0
IREDELL COUNTY (097), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	388	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	388	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)
JACKSON COUNTY (099), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	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	99	1	107	0	0	0	0	0	0
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
Low Income	0	0	1	136	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	0	0
Middle Income	1	94	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	179	1	136	0	0	1	85	0	0
LINCOLN COUNTY (109), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	169	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	169	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)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	232	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	2	232	0	0	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	0	0	0	0	0	0	0	0
Middle Income	0	0	2	322	0	0	1	161	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	322	0	0	1	161	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASQUOTANK COUNTY (139), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	268	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	268	0	0	0	0	0	0
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	542	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	542	0	0	0	0	0	0
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	4	547	0	0	0	0	0	0
Middle Income	0	0	0	0	1	572	1	572	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	547	1	572	1	572	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)
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	70	1	167	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	2	268	0	0	0	0	0	0
VANCE COUNTY (181), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	400	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	400	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	2	358	0	0	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	390	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	123	0	0	1	123	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	6	871	0	0	1	123	0	0
WASHINGTON COUNTY (187), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	465	1	465	0	0
Moderate Income	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	465	1	465	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)
WAYNE COUNTY (191), NC										
MSA 24140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	13	1,055	40	5,813	7	2,814	8	1,895	0	0
STATE TOTAL	13	1,055	40	5,813	7	2,814	8	1,895	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)
ASHLAND COUNTY (005), 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	51	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	373	1	373	0	0
Income Not Known	0	0	0	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	373	1	373	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)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	129	0	0	0	0	0	0
Median Family Income 40-50%	1	98	4	412	0	0	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	2	342	0	0	1	189	0	0
Median Family Income 80-90%	0	0	1	244	0	0	0	0	0	0
Median Family Income 90-100%	0	0	3	355	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	161	3	359	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	3	259	14	1,841	1	1,000	1	189	0	0
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	245	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	245	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)
FAYETTE COUNTY (047), 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	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	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%	1	58	0	0	0	0	1	58	0	0
Median Family Income 40-50%	0	0	2	232	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	86	3	400	2	784	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	144	5	632	2	784	1	58	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)
GUERNSEY COUNTY (059), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	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	1	409	0	0	0	0
Median Family Income >= 120%	0	0	2	464	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	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	464	1	409	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)
HARDIN COUNTY (065), 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	89	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	0	0	0	0	0	0
HOCKING COUNTY (073), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	282	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	282	0	0	0	0
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	3	385	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	385	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	195	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	0	0	0	0	0	0
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	1	385	0	0	0	0
Moderate Income	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	385	0	0	0	0
MEDINA COUNTY (103), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	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	201	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	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)
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	1	424	1	424	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	430	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	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	0	0	1	133	2	854	1	424	0	0
PERRY COUNTY (127), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0

Loans by County

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)
ROSS COUNTY (141), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	257	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	257	0	0	0	0	0	0
SANDUSKY COUNTY (143), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	254	0	0	2	254	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	254	0	0	2	254	0	0
SCIOTO COUNTY (145), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	228	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	228	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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)
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	2	119	1	249	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	3	482	0	0	2	264	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	178	4	731	0	0	2	264	0	0
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	389	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	389	0	0	0	0
UNION COUNTY (159), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	391	0	0	0	0
Income Not Known	0	0	0	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	391	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	12	883	46	6,554	13	6,146	10	1,818	0	0
STATE TOTAL	12	883	46	6,554	13	6,146	10	1,818	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)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	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	0	0	1	1,000	0	0	0	0
PAYNE COUNTY (119), 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	111	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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)
TULSA COUNTY (143), OK										
MSA 46140										
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	3	388	1	480	0	0	0	0
Median Family Income 60-70%	0	0	4	487	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	7	875	1	480	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	213	11	1,384	3	2,033	0	0	0	0
STATE TOTAL	3	213	11	1,384	3	2,033	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)
DOUGLAS COUNTY (019), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0
JACKSON COUNTY (029), OR										
MSA 32780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0
LANE COUNTY (039), OR										
MSA 21660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	2	332	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	1	45	3	464	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (047), OR										
MSA 41420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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
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%	1	89	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	1	120	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	2	272	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)
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	0	0	1	529	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	91	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	91	0	0	1	529	0	0	0	0
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	541	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	541	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	588	6	857	2	1,070	0	0	0	0
STATE TOTAL	8	588	6	857	2	1,070	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	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	5	743	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	5	743	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)
BERKS COUNTY (011), PA										
MSA 39740										
Inside AA 0020										
Low Income	4	205	1	150	0	0	1	20	0	0
Moderate Income	4	190	4	668	0	0	0	0	0	0
Middle Income	32	1,288	5	851	2	682	0	0	0	0
Upper Income	12	478	8	1,204	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	2,161	18	2,873	2	682	1	20	0	0
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%	0	0	4	600	1	308	0	0	0	0
Median Family Income 50-60%	1	21	0	0	0	0	0	0	0	0
Median Family Income 60-70%	6	392	8	1,250	2	717	0	0	0	0
Median Family Income 70-80%	5	409	4	689	2	792	2	188	0	0
Median Family Income 80-90%	12	629	6	923	1	500	1	139	0	0
Median Family Income 90-100%	9	506	2	425	0	0	0	0	0	0
Median Family Income 100-110%	13	905	3	436	0	0	0	0	0	0
Median Family Income 110-120%	5	259	2	275	0	0	1	30	0	0
Median Family Income >= 120%	29	1,722	5	818	1	270	0	0	0	0
Median Family Income Not Known	1	52	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	81	4,895	34	5,416	7	2,587	4	357	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	0	0	0	0	0	0
Median Family Income 60-70%	2	69	0	0	0	0	0	0	0	0
Median Family Income 70-80%	4	203	1	214	1	300	0	0	0	0
Median Family Income 80-90%	2	200	1	150	0	0	0	0	0	0
Median Family Income 90-100%	4	272	2	297	0	0	0	0	0	0
Median Family Income 100-110%	12	806	3	436	0	0	0	0	0	0
Median Family Income 110-120%	8	495	3	565	0	0	0	0	0	0
Median Family Income >= 120%	34	1,972	4	745	3	1,028	1	20	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	66	4,017	14	2,407	4	1,328	1	20	0	0
CLARION COUNTY (031), 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	247	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	247	0	0	0	0	0	0

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	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	182	0	0	0	0	0	0	0	0
Middle Income	15	881	2	310	0	0	0	0	0	0
Upper Income	3	185	1	140	0	0	2	135	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,248	3	450	0	0	2	135	0	0
DAUPHIN COUNTY (043), PA										
MSA 25420										
Inside AA 0006										
Low Income	0	0	0	0	1	495	0	0	0	0
Moderate Income	2	105	1	150	0	0	0	0	0	0
Middle Income	7	414	1	147	0	0	0	0	0	0
Upper Income	5	205	1	201	0	0	2	247	0	0
Income Not Known	0	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	724	3	498	1	495	2	247	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)
DELAWARE COUNTY (045), PA										
MSA 37964										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	22	1	139	0	0	0	0	0	0
Median Family Income 40-50%	1	58	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	49	1	150	0	0	0	0	0	0
Median Family Income 70-80%	2	140	6	830	0	0	0	0	0	0
Median Family Income 80-90%	5	335	0	0	2	750	0	0	0	0
Median Family Income 90-100%	8	368	3	553	1	425	0	0	0	0
Median Family Income 100-110%	5	249	1	250	0	0	1	11	0	0
Median Family Income 110-120%	3	173	0	0	1	300	1	50	0	0
Median Family Income >= 120%	85	4,906	16	2,463	6	2,304	6	1,104	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	112	6,300	28	4,385	10	3,779	8	1,165	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	4	529	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	4	529	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)
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	2	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	2	69	0	0	0	0	0	0	0	0
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	0	0	0	0
Median Family Income 80-90%	4	168	0	0	2	660	0	0	0	0
Median Family Income 90-100%	4	278	0	0	0	0	0	0	0	0
Median Family Income 100-110%	6	209	2	350	1	300	1	39	0	0
Median Family Income 110-120%	5	199	0	0	1	274	1	70	0	0
Median Family Income >= 120%	5	287	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	31	1,455	4	650	4	1,234	2	109	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)
LEBANON COUNTY (075), PA										
MSA 30140										
Inside AA 0009										
Low Income	1	30	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	150	0	0	0	0	0	0
Middle Income	4	258	2	247	0	0	1	37	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	512	4	517	0	0	1	37	0	0
LEHIGH COUNTY (077), PA										
MSA 10900										
Inside AA 0001										
Low Income	3	212	1	135	0	0	0	0	0	0
Moderate Income	14	847	2	302	0	0	1	85	0	0
Middle Income	11	735	5	850	1	300	0	0	0	0
Upper Income	7	359	3	378	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	2,153	11	1,665	1	300	2	95	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	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

Loans by County

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	6	843	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	6	843	0	0	0	0	0	0
MIFFLIN COUNTY (087), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	171	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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%	5	200	1	150	0	0	0	0	0	0
Median Family Income 50-60%	7	524	4	560	1	400	0	0	0	0
Median Family Income 60-70%	5	430	1	150	0	0	0	0	0	0
Median Family Income 70-80%	9	452	0	0	0	0	0	0	0	0
Median Family Income 80-90%	15	942	3	497	0	0	0	0	0	0
Median Family Income 90-100%	24	1,443	6	937	4	1,588	1	110	0	0
Median Family Income 100-110%	9	420	4	578	1	300	1	69	0	0
Median Family Income 110-120%	8	473	1	139	1	800	0	0	0	0
Median Family Income >= 120%	43	2,415	13	2,024	2	1,120	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	125	7,299	33	5,035	9	4,208	2	179	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	10	476	0	0	0	0	1	18	0	0
Middle Income	8	450	2	311	1	315	1	20	0	0
Upper Income	12	698	4	560	1	500	3	186	0	0
Income Not Known	0	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	1,624	6	871	2	815	5	224	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)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Inside AA 0018										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	145	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	282	0	0	0	0	1	38	0	0
Median Family Income 40-50%	7	451	2	270	0	0	0	0	0	0
Median Family Income 50-60%	10	655	1	150	0	0	0	0	0	0
Median Family Income 60-70%	10	537	2	270	0	0	0	0	0	0
Median Family Income 70-80%	6	272	4	682	0	0	1	15	0	0
Median Family Income 80-90%	13	675	1	120	0	0	0	0	0	0
Median Family Income 90-100%	8	430	5	718	0	0	0	0	0	0
Median Family Income 100-110%	10	703	0	0	0	0	0	0	0	0
Median Family Income 110-120%	4	289	5	778	1	625	2	328	0	0
Median Family Income >= 120%	45	2,887	13	2,051	7	3,900	2	36	0	0
Median Family Income Not Known	3	223	1	110	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	124	7,549	34	5,149	8	4,525	6	417	0	0
SCHUYLKILL COUNTY (107), PA										
MSA NA										
Inside AA 0029										
Low Income	1	50	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	23	1,081	2	275	1	1,000	2	42	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,231	2	275	1	1,000	2	42	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)
WASHINGTON COUNTY (125), 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	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
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	136	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	136	0	0	0	0	0	0
YORK COUNTY (133), PA										
MSA 49620										
Inside AA 0026										
Low Income	3	142	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	907	3	509	1	420	1	37	0	0
Upper Income	5	301	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,350	3	509	1	420	1	37	0	0
TOTAL INSIDE AA IN STATE	750	42,518	197	30,700	50	21,373	39	3,084	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	15	666	23	3,466	0	0	0	0	0	0
STATE TOTAL	765	43,184	220	34,166	50	21,373	39	3,084	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	1	10	0	0	0	0	0	0	0	0
Middle Income	6	296	1	150	0	0	0	0	0	0
Upper Income	10	686	0	0	0	0	0	0	0	0
Income Not Known	0	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	992	1	150	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	1	42	2	244	0	0	0	0	0	0
Middle Income	15	777	7	953	1	325	2	105	0	0
Upper Income	12	575	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	28	1,394	12	1,637	1	325	2	105	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	19	1,010	2	249	0	0	4	162	0	0
Income Not Known	0	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	1,633	2	249	0	0	4	162	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%	3	134	0	0	0	0	0	0	0	0
Median Family Income 30-40%	8	650	1	150	0	0	0	0	0	0
Median Family Income 40-50%	19	1,059	7	1,148	1	275	1	49	0	0
Median Family Income 50-60%	4	273	1	118	0	0	0	0	0	0
Median Family Income 60-70%	18	1,070	3	430	0	0	0	0	0	0
Median Family Income 70-80%	9	394	3	550	0	0	0	0	0	0
Median Family Income 80-90%	26	1,556	5	693	0	0	2	58	0	0
Median Family Income 90-100%	14	658	2	282	0	0	0	0	0	0
Median Family Income 100-110%	26	1,429	7	1,008	2	1,300	1	10	0	0
Median Family Income 110-120%	39	2,572	4	631	1	315	4	244	0	0
Median Family Income >= 120%	26	1,667	6	989	0	0	3	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	192	11,462	39	5,999	4	1,890	11	661	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	7	283	3	376	0	0	0	0	0	0
Upper Income	20	1,065	5	750	0	0	0	0	0	0
Income Not Known	0	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	1,348	8	1,126	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	292	16,829	62	9,161	5	2,215	17	928	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	292	16,829	62	9,161	5	2,215	17	928	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)
BERKELEY COUNTY (015), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	101	1	725	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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	1	725	0	0	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	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	2	295	0	0	0	0	0	0
DORCHESTER COUNTY (035), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	106	0	0	1	106	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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: 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)
FAIRFIELD COUNTY (039), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	0	0	0	0
HORRY COUNTY (051), SC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	141	0	0	1	525	1	525	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	141	0	0	1	525	1	525	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)
OCONEE COUNTY (073), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	148	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	0	0	0	0	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	172	1	113	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	172	1	113	0	0	0	0	0	0
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	0	0	1	135	0	0
Middle Income	0	0	1	188	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	323	0	0	1	135	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	73	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	553	8	1,086	2	1,250	3	766	0	0
STATE TOTAL	7	553	8	1,086	2	1,250	3	766	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
PENNINGTON COUNTY (103), SD										
MSA 39660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	301	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	301	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	3	501	0	0	0	0	0	0
STATE TOTAL	0	0	3	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: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	1	183	0	0	1	183	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	1	183	0	0	1	183	0	0
BENTON COUNTY (005), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	451	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	451	0	0	0	0	0	0
CHEATHAM COUNTY (021), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	1	183	0	0	1	92	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	183	0	0	1	92	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: 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	1	142	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	330	0	0	0	0
Median Family Income Not Known	0	0	0	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	292	1	330	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	0	0	1	857	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	857	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	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	62	0	0	0	0	1	62	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	1	62	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	1	92	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	163	0	0	0	0	0	0
Middle Income	0	0	3	408	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	2	183	4	571	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	2	297	0	0	0	0	0	0
Income Not Known	0	0	0	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	297	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)
SEVIER COUNTY (155), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	38	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	0	0	0	0	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	131	0	0	0	0	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	127	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	232	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	4	490	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)
SUMNER COUNTY (165), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	0	0	0	0
WASHINGTON COUNTY (179), TN										
MSA 27740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	138	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
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	332	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	332	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	68	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	564	19	2,740	3	1,519	3	337	0	0
STATE TOTAL	8	564	19	2,740	3	1,519	3	337	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)
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	118	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	0	0	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	168	0	0	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	195	2	274	1	253	1	253	0	0
Median Family Income 70-80%	0	0	0	0	1	450	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	5	704	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	124	0	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	195	9	1,270	2	703	1	253	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	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	148	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	0	0	0	0	0	0
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	284	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	0	0	0	0	0	0
CALHOUN COUNTY (057), 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	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: 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)
CHILDRESS COUNTY (075), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	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	160	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	353	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	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	513	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)
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	409	1	596	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	409	1	596	0	0	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	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	143	0	0	0	0	0	0
Median Family Income 60-70%	2	92	2	368	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	409	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	3	392	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	1	102	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	167	7	1,005	1	409	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	3	429	1	655	0	0	0	0
Median Family Income Not Known	0	0	0	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	429	1	655	0	0	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	254	1	254	0	0
Income Not Known	0	0	0	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	1	254	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	1	108	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	110	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	293	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	110	0	0	0	0	0	0
Median Family Income >= 120%	1	79	1	146	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	4	474	1	293	0	0	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	131	5	643	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	5	643	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)
HARDIN COUNTY (199), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	108	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	63	1	230	0	0	0	0	0	0
Median Family Income 50-60%	2	99	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	253	0	0	1	124	0	0
Median Family Income 70-80%	0	0	1	134	1	394	0	0	0	0
Median Family Income 80-90%	2	90	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	257	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	13	906	4	686	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,415	8	1,303	1	394	1	124	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	341	0	0	0	0
Median Family Income 90-100%	1	71	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	1	341	0	0	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	302	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	302	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)
KAUFMAN COUNTY (257), TX										
MSA 19124										
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	1	103	1	424	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	424	0	0	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	121	0	0	1	121	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	121	0	0	1	121	0	0
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	92	1	146	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	146	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)
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	7	938	0	0	0	0	0	0
Upper Income	0	0	0	0	1	409	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	7	938	1	409	0	0	0	0
MAVERICK COUNTY (323), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	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
MONTAGUE COUNTY (337), 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	3	463	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	463	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	109	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	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	109	0	0	0	0	0	0
NACOGDOCHES COUNTY (347), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	366	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	366	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%	1	80	1	115	0	0	0	0	0	0
Median Family Income 50-60%	0	0	2	381	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	147	0	0	0	0	0	0
Median Family Income 70-80%	2	74	1	131	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	154	5	774	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	290	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	271	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	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	561	0	0	0	0	0	0
WALKER COUNTY (471), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	182	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	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)
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	124	0	0	0	0	0	0
Middle Income	0	0	1	188	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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
WEBB COUNTY (479), TX										
MSA 29700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	73	2	263	3	1,256	2	263	0	0
Income Not Known	0	0	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	2	263	3	1,256	2	263	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%	0	0	1	141	0	0	0	0	0	0
Median Family Income 70-80%	1	98	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	108	0	0	0	0	0	0
Median Family Income 100-110%	1	65	0	0	1	500	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	163	2	249	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	48	3,059	82	11,706	19	8,148	8	1,254	0	0
STATE TOTAL	48	3,059	82	11,706	19	8,148	8	1,254	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)
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	1	22	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0
IRON COUNTY (021), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	300	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	300	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	5	662	0	0	5	662	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	229	0	0	0	0	0	0
Median Family Income 80-90%	8	456	2	368	0	0	1	160	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	139	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	595	8	1,259	0	0	6	822	0	0
TOOELE COUNTY (045), UT										
MSA 41620										
Outside Assessment Area										
Low Income	0	0	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	240	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	0	0	0	0	0	0

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)
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	342	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	342	0	0	0	0	0	0
WASHINGTON COUNTY (053), UT										
MSA 41100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	0	0	0	0	0	0	0	0
Upper Income	0	0	2	277	0	0	0	0	0	0
Income Not Known	0	0	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	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: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	480	1	461	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	480	1	461	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	714	19	2,898	1	461	6	822	0	0
STATE TOTAL	12	714	19	2,898	1	461	6	822	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)
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	96	1	190	0	0	0	0	0	0
Upper Income	0	0	1	114	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	2	304	0	0	0	0	0	0
FRANKLIN COUNTY (011), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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	0	0	1	530	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	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0

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)
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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	187	3	437	1	530	1	91	0	0
STATE TOTAL	3	187	3	437	1	530	1	91	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)
BOTETOURT COUNTY (023), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0
CAROLINE COUNTY (033), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	106	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	0	0	0	0	0	0
CARROLL COUNTY (035), 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	1	171	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	92	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	0	0	0	0
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	393	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	393	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)
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	1	95	2	316	0	0	0	0	0	0
Upper Income	1	56	0	0	0	0	0	0	0	0
Income Not Known	0	0	3	338	1	340	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	151	5	654	1	340	0	0	0	0
NEW KENT COUNTY (127), 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	2	329	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	329	0	0	0	0	0	0
ORANGE COUNTY (137), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	378	0	0	0	0
Income Not Known	0	0	0	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	378	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	174	0	0	1	174	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	174	0	0	1	174	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	61	0	0	0	0	1	61	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0	0
ROCKINGHAM COUNTY (165), VA										
MSA 25500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	400	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	0	0	0	0	0	0	0	0
Moderate Income	1	83	2	446	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	446	0	0	0	0	0	0
WASHINGTON COUNTY (191), VA										
MSA 28700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	851	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	851	0	0	0	0
HAMPTON CITY (650), 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	141	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	141	0	0	0	0	0	0

Loans by County

Respondent ID: 0000025022

Small Business Loans - Originations

Agency: OCC - 1

Institution: Santander Bank N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOPEWELL CITY (670), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	2	252	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	252	0	0	0	0	0	0
MANASSAS CITY (683), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	425	0	0	1	133	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	425	0	0	1	133	0	0
NEWPORT NEWS CITY (700), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	1	160	0	0	0	0	0	0
Moderate Income	0	0	3	370	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	530	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)
PETERSBURG CITY (730), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	169	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	169	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	119	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	119	0	0	0	0	0	0
RICHMOND CITY (760), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	2	372	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	268	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	372	1	268	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	11	703	37	5,427	8	3,653	5	546	0	0
STATE TOTAL	11	703	37	5,427	8	3,653	5	546	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)
CLARK COUNTY (011), WA										
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%	1	85	1	104	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	96	1	167	0	0	0	0	0	0
Median Family Income 80-90%	0	0	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	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	181	3	378	0	0	0	0	0	0
COWLITZ COUNTY (015), WA										
MSA 31020										
Outside Assessment Area										
Low Income	0	0	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	328	0	0	2	328	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	328	0	0	2	328	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	324	0	0	2	324	0	0
Income Not Known	0	0	0	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	2	324	0	0
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	2	247	0	0	2	247	0	0
Median Family Income 40-50%	0	0	1	160	0	0	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	237	0	0	1	103	0	0
Median Family Income 70-80%	0	0	1	127	1	291	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	96	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	103	0	0	1	103	0	0
Median Family Income >= 120%	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	96	7	874	1	291	4	453	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	1	76	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0
PEND OREILLE COUNTY (051), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	288	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	288	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)
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	189	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	51	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	88	0	0	1	482	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	167	0	0	1	167	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	139	2	356	1	482	1	167	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	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	170	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	167	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	304	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	135	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	143	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	6	919	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	1	46	0	0	0	0	0	0	0	0
Middle Income	1	72	2	371	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	2	371	0	0	0	0	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	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	773	29	4,268	3	1,356	9	1,272	0	0
STATE TOTAL	10	773	29	4,268	3	1,356	9	1,272	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)
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	1	92	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	0	0	0	0
HARRISON COUNTY (033), 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	1	108	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0
RANDOLPH COUNTY (083), 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	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: 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)
ROANE COUNTY (087), 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	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	0	0	1	142	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	92	3	388	0	0	0	0	0	0
STATE TOTAL	1	92	3	388	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Santander Bank N.A.

Respondent ID: 0000025022

Agency: OCC - 1

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	290	1	124	1	415	0	0	0	0
STATE TOTAL	4	290	1	124	1	415	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)
ALBANY COUNTY (001), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	591	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	591	0	0	0	0
CARBON COUNTY (007), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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	0	0	2	321	0	0	0	0	0	0
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	0	0	1	170	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	0	0	0	0

Loans by County

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)
NATRONA COUNTY (025), WY										
MSA 16220										
Outside Assessment Area										
Low Income	0	0	0	0	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	534	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	534	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	3	491	2	1,125	0	0	0	0
STATE TOTAL	0	0	3	491	2	1,125	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	4,482	265,937	1,257	193,689	267	117,398	223	13,782	0	0
TOTAL OUTSIDE AA	569	39,475	1,001	144,161	215	98,535	123	19,470	0	0
TOTAL INSIDE & OUTSIDE	5,051	305,412	2,258	337,850	482	215,933	346	33,252	0	0

2023 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	5	378	0	0	0	0
PA - LEHIGH COUNTY (077) - MSA 10900	47	4,118	2	95	0	0
PA - NORTHAMPTON COUNTY (095) - MSA 10900	38	3,310	5	224	0	0
MA - BARNSTABLE COUNTY (001) - MSA 12700	69	4,599	2	128	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	186	16,500	3	107	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	194	14,832	4	158	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	234	19,506	11	590	0	0
MA - ESSEX COUNTY (009) - MSA 15764	229	20,200	6	438	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	414	35,889	15	826	0	0
NJ - BURLINGTON COUNTY (005) - MSA 15804	48	7,212	2	53	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	61	11,764	2	198	0	0
PA - CUMBERLAND COUNTY (041) - MSA 25420	24	1,698	2	135	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420	18	1,717	2	247	0	0
CT - HARTFORD COUNTY (003) - MSA 25540	150	13,562	7	673	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	39	3,339	2	109	0	0
PA - LEBANON COUNTY (075) - MSA 30140	12	1,029	1	37	0	0
NH - HILLSBOROUGH COUNTY (011) - MSA 31700	67	5,448	2	69	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	35	4,436	1	100	0	0
PA - BUCKS COUNTY (017) - MSA 33874	122	12,898	4	357	0	0
PA - CHESTER COUNTY (029) - MSA 33874	84	7,752	1	20	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	167	16,542	2	179	0	0
NY - NASSAU COUNTY (059) - MSA 35004	81	9,558	1	62	0	0
NY - SUFFOLK COUNTY (103) - MSA 35004	47	5,608	2	80	0	0

2023 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 - ESSEX COUNTY (013) - MSA 35084	147	15,125	4	412	0	0
NJ - HUNTERDON COUNTY (019) - MSA 35084	5	457	1	10	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	103	12,077	7	853	0	0
NJ - SUSSEX COUNTY (037) - MSA 35084	14	1,158	1	180	0	0
NJ - UNION COUNTY (039) - MSA 35084	154	14,999	6	234	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	181	17,820	9	402	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	282	26,138	10	258	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	200	19,716	7	487	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	36	4,997	1	50	0	0
CT - NEW HAVEN COUNTY (009) - MSA 35300	33	2,669	1	32	0	0
NJ - BERGEN COUNTY (003) - MSA 35614	93	11,200	3	164	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	70	8,714	1	32	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	35	4,069	7	618	0	0
NY - BRONX COUNTY (005) - MSA 35614	25	2,768	1	18	0	0
NY - KINGS COUNTY (047) - MSA 35614	309	37,218	10	459	0	0
NY - NEW YORK COUNTY (061) - MSA 35614	172	18,028	4	196	0	0
NY - QUEENS COUNTY (081) - MSA 35614	187	22,454	6	434	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	173	14,487	2	93	0	0
PA - DELAWARE COUNTY (045) - MSA 37964	150	14,464	8	1,165	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	166	17,223	6	417	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	202	16,196	6	270	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	18	1,142	0	0	0	0
RI - KENT COUNTY (003) - MSA 39300	41	3,356	2	105	0	0

2023 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)
RI - NEWPORT COUNTY (005) - MSA 39300	30	1,882	4	162	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300	235	19,351	11	661	0	0
RI - WASHINGTON COUNTY (009) - MSA 39300	35	2,474	0	0	0	0
PA - BERKS COUNTY (011) - MSA 39740	72	5,716	1	20	0	0
NH - ROCKINGHAM COUNTY (015) - MSA 40484	79	6,235	4	126	0	0
MA - HAMPDEN COUNTY (013) - MSA 44140	18	1,054	0	0	0	0
NJ - MERCER COUNTY (021) - MSA 45940	87	9,155	5	394	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	11	1,014	2	72	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	182	13,916	11	494	0	0
PA - YORK COUNTY (133) - MSA 49620	30	2,279	1	37	0	0
MA - DUKES COUNTY (007) - MSA NA	15	1,417	0	0	0	0
NH - MERRIMACK COUNTY (013) - MSA NA	17	1,655	0	0	0	0
PA - SCHUYLKILL COUNTY (107) - MSA NA	28	2,506	2	42	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Santander Bank N.A.

Respondent ID: 0000025022
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	31	369,271	0	0
Purchased	0	0	0	0
Total	31	369,271	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 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*

2023 Institution Disclosure Statement - Table 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

2023 Institution Disclosure Statement - Table 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

2023 Institution Disclosure Statement - Table 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*

2023 Institution Disclosure Statement - Table 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%

2023 Institution Disclosure Statement - Table 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%

2023 Institution Disclosure Statement - Table 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%

2023 Institution Disclosure Statement - Table 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

2023 Institution Disclosure Statement - Table 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*

2023 Institution Disclosure Statement - Table 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%

2023 Institution Disclosure Statement - Table 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*

ASSESSMENT AREA - 0006

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*			
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*							

2023 Institution Disclosure Statement - Table 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

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

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*
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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*

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*

2023 Institution Disclosure Statement - Table 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* 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*
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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*
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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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
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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*
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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Median Family Income 20-30%

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
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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0167.00* 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*

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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
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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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*

2023 Institution Disclosure Statement - Table 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%

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*
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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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*

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*

2023 Institution Disclosure Statement - Table 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%

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*

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0025.00* 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*
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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0022.00 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
 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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0065.00 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

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Median Family Income 50-60%

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%

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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%

2023 Institution Disclosure Statement - Table 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* 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*
 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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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%

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

2023 Institution Disclosure Statement - Table 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* 0001.04 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

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*

ASSESSMENT AREA - 0018

DELAWARE COUNTY (045), PA

MSA: 37964

2023 Institution Disclosure Statement - Table 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*

2023 Institution Disclosure Statement - Table 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%

2023 Institution Disclosure Statement - Table 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*

2023 Institution Disclosure Statement - Table 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%

2023 Institution Disclosure Statement - Table 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

2023 Institution Disclosure Statement - Table 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%

2023 Institution Disclosure Statement - Table 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

2023 Institution Disclosure Statement - Table 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*

2023 Institution Disclosure Statement - Table 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*

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

2023 Institution Disclosure Statement - Table 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

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%

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

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

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*

2023 Institution Disclosure Statement - Table 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%

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

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

YORK COUNTY (133), PA

MSA: 49620

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Low Income

0001.00* 0002.00* 0003.00* 0006.00* 0007.00 0009.00* 0010.00* 0011.00* 0012.00* 0015.00 0016.00

Moderate Income

0004.00* 0005.00* 0014.00* 0212.23* 0213.00* 0216.00* 0220.00* 0221.00* 0229.21* 0230.00* 0236.01*

Middle Income

0008.00* 0013.00* 0101.20* 0101.31* 0101.32* 0102.10 0102.20 0103.00* 0104.00* 0202.22* 0203.10
0203.21 0203.22* 0204.10* 0204.21* 0205.10* 0205.22 0205.23* 0205.24* 0206.01* 0206.02 0207.10*
0207.21* 0207.22* 0208.01 0208.02* 0209.10* 0209.21* 0209.22 0210.10* 0210.20* 0211.00 0214.10*
0215.00* 0217.11* 0217.12 0217.20* 0218.01 0218.02* 0219.01* 0219.02* 0222.00* 0223.00 0224.01*
0224.03* 0224.04* 0225.00* 0227.02 0228.01* 0228.02* 0229.20* 0229.23* 0231.00* 0232.00* 0234.00
0235.00* 0236.02 0237.10* 0237.21* 0237.22* 0238.10 0238.21* 0238.24* 0239.02 0239.03* 0240.01*
0240.02

Upper Income

0101.30* 0105.10* 0105.20* 0201.00* 0202.20* 0202.21 0204.22* 0212.21 0212.22* 0212.24* 0214.20*
0226.01* 0226.02* 0227.01* 0229.22* 0233.01* 0233.02* 0238.23* 0239.04

ASSESSMENT AREA - 0027

DUKES COUNTY (007), MA

MSA: NA

Moderate Income

2001.00

Middle Income

2002.00 2003.00 2004.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0028

MERRIMACK COUNTY (013), NH

MSA: NA

Moderate Income

0322.00 0329.00* 0441.00

2023 Institution Disclosure Statement - Table 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

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 - 0029

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

BALDWIN COUNTY (003), AL

MSA: 19300

Moderate Income

0109.06

Middle Income

0115.04

BLOUNT COUNTY (009), AL

2023 Institution Disclosure Statement - Table 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: 13820

Middle Income

0505.02

CHILTON COUNTY (021), AL

MSA: 13820

Moderate Income

0601.01

CLAY COUNTY (027), AL

MSA: NA

Moderate Income

9590.00

ETOWAH COUNTY (055), AL

MSA: 23460

Upper Income

0102.02

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 50-60%

0129.08

Median Family Income 70-80%

0126.02

MADISON COUNTY (089), AL

MSA: 26620

Low Income

0013.01 0030.00

Middle Income

0113.01

MARSHALL COUNTY (095), AL

2023 Institution Disclosure Statement - Table 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

0307.01

MORGAN COUNTY (103), AL

MSA: 19460

Middle Income

0053.04

ST. CLAIR COUNTY (115), AL

MSA: 13820

Middle Income

0402.11

SHELBY COUNTY (117), AL

MSA: 13820

Middle Income

0308.00

Upper Income

0303.45

TALLAPOOSA COUNTY (123), AL

MSA: NA

Middle Income

9621.00

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Low Income

0124.07

ANCHORAGE MUNICIPALITY (020), AK

MSA: 11260

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0025.01

COPPER RIVER CENSUS AREA (066), AK

MSA: NA

Middle Income

0001.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 50-60%

1140.00

Median Family Income 90-100%

6177.00

Median Family Income 110-120%

4225.08

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income >= 120%

0019.00

BENTON COUNTY (007), AR

MSA: 22220

Upper Income

0201.02

CRITTENDEN COUNTY (035), AR

MSA: 32820

Middle Income

0308.05

FAULKNER COUNTY (045), AR

MSA: 30780

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0301.02 0304.03

GARLAND COUNTY (051), AR

MSA: 26300

Moderate Income

0110.02

HOWARD COUNTY (061), AR

MSA: NA

Middle Income

9502.00

PULASKI COUNTY (119), AR

MSA: 30780

Moderate Income

0040.06

Middle Income

0034.04 0043.02

ST. FRANCIS COUNTY (123), AR

MSA: NA

Moderate Income

9604.00

SHARP COUNTY (135), AR

MSA: NA

Middle Income

4703.00

WASHINGTON COUNTY (143), AR

MSA: 22220

Middle Income

0103.05

ALAMEDA COUNTY (001), CA

2023 Institution Disclosure Statement - Table 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: 36084

Median Family Income 30-40%

4060.00

Median Family Income 60-70%

4324.00

Median Family Income 70-80%

4372.00 4382.04 4384.00

Median Family Income 90-100%

4423.02

Median Family Income 110-120%

4442.00

Median Family Income >= 120%

4515.03

BUTTE COUNTY (007), CA

MSA: 17020

Moderate Income

0013.00

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 30-40%

3800.02

Median Family Income 40-50%

3650.02

Median Family Income 50-60%

3090.00 3680.02

Median Family Income 60-70%

3650.03

Median Family Income 100-110%

3200.04

Median Family Income >= 120%

2023 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

3452.05 3540.02

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 30-40%

0071.02

Median Family Income 80-90%

0042.05 0057.04

Median Family Income >= 120%

0044.06 0058.05

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 60-70%

0025.03

Median Family Income 80-90%

0031.03

Median Family Income >= 120%

0005.06

KINGS COUNTY (031), CA

MSA: 25260

Moderate Income

0009.02

LASSEN COUNTY (035), CA

2023 Institution Disclosure Statement - Table 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

0403.03

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 50-60%

1221.22 2932.05 9100.02

Median Family Income 60-70%

1219.00 1345.21 3020.02 6014.01

Median Family Income 70-80%

4045.01 4811.02 5323.03 5511.02

Median Family Income 80-90%

1193.42 1211.02 1852.03 4301.01 4311.00 5025.00 5362.02 5410.03 9005.01

Median Family Income 90-100%

1872.00 2911.30 4024.03 5433.05

Median Family Income 100-110%

1342.01 4623.02 4820.02

Median Family Income >= 120%

1438.01 2060.51 2162.02 2771.00 4805.00 5433.21 7009.01 9200.34 9203.14

Median Family Income Not Known

3107.05

MADERA COUNTY (039), CA

MSA: 31460

Middle Income

0001.11

MARIN COUNTY (041), CA

MSA: 42034

Low Income

1122.02

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

NEVADA COUNTY (057), CA

MSA: NA

Upper Income

0012.09

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 40-50%

0874.05

Median Family Income 60-70%

0013.04 0762.04 0999.03

Median Family Income 70-80%

0117.14 0881.01

Median Family Income 80-90%

0761.05

Median Family Income 90-100%

0524.25

Median Family Income 100-110%

0422.01 1103.02

Median Family Income 110-120%

0755.06

Median Family Income >= 120%

0524.08 0626.10 0626.32 0626.34

PLACER COUNTY (061), CA

MSA: 40900

Middle Income

0208.05

Upper Income

0210.43

RIVERSIDE COUNTY (065), CA

2023 Institution Disclosure Statement - Table 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: 40140

Median Family Income 50-60%

0434.01 0442.00 0467.00

Median Family Income 60-70%

0445.24

Median Family Income 80-90%

0309.00

Median Family Income 100-110%

0425.07 0426.25

Median Family Income >= 120%

0406.04 0406.18 0407.03 0420.04 0432.18

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 50-60%

0037.00 0052.05

Median Family Income 70-80%

0072.02 0072.04

Median Family Income 80-90%

0029.00 0093.10

Median Family Income 90-100%

0094.03

Median Family Income 100-110%

0078.01 0092.01 0093.14 0094.10

Median Family Income >= 120%

0094.08

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 40-50%

0049.02

Median Family Income 50-60%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0042.02 0097.12 0107.00

Median Family Income 60-70%

0006.05 0016.00

Median Family Income 70-80%

0026.09

Median Family Income 80-90%

0022.07 0040.03

Median Family Income 90-100%

0005.03 0022.04

Median Family Income 100-110%

0071.10

Median Family Income >= 120%

0005.04 0019.11 0020.51 0127.00

Median Family Income Not Known

0046.03

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 50-60%

0050.00

Median Family Income 70-80%

0065.00

Median Family Income 80-90%

0162.02

Median Family Income 100-110%

0083.39 0160.00

Median Family Income 110-120%

0083.55 0211.01

Median Family Income >= 120%

0085.01 0097.05 0133.17 0170.54

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income 60-70%

0232.00

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 30-40%

0005.00 0006.00

Median Family Income 40-50%

0007.00

Median Family Income 90-100%

0044.02

Median Family Income 100-110%

0036.01

Median Family Income >= 120%

0041.06 0052.25

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 60-70%

6006.00

Median Family Income 70-80%

6002.00

Median Family Income 90-100%

6023.00

Median Family Income 100-110%

6037.00

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0030.01

Middle Income

0008.01 0020.11

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 40-50%

5032.18 5036.01

Median Family Income 60-70%

5051.00

Median Family Income 70-80%

5126.02

Median Family Income 80-90%

5043.18

SANTA CRUZ COUNTY (087), CA

MSA: 42100

Middle Income

1213.00

Upper Income

1209.02

SHASTA COUNTY (089), CA

MSA: 39820

Moderate Income

0108.06

Middle Income

0104.00

SISKIYOU COUNTY (093), CA

MSA: NA

Moderate Income

0007.02 0010.03

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

SOLANO COUNTY (095), CA

MSA: 46700

Moderate Income

2507.01 2527.07

Middle Income

2523.17

Upper Income

2529.03

SONOMA COUNTY (097), CA

MSA: 42220

Middle Income

1509.01 1534.03

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 30-40%

0023.04

Median Family Income 40-50%

0021.00

Median Family Income 50-60%

0017.00

Median Family Income 70-80%

0030.02

Median Family Income 90-100%

0005.06 0027.01

Median Family Income 110-120%

0025.04

Median Family Income >= 120%

0036.07

SUTTER COUNTY (101), CA

2023 Institution Disclosure Statement - Table 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: 49700

Moderate Income

0503.02

Middle Income

0505.01

Upper Income

0506.03

TULARE COUNTY (107), CA

MSA: 47300

Middle Income

0007.02

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 30-40%

0091.00

Median Family Income 80-90%

0028.00

Median Family Income 110-120%

0053.07

Median Family Income >= 120%

0029.05

YUBA COUNTY (115), CA

MSA: 49700

Moderate Income

0405.00

Middle Income

0409.01

ADAMS COUNTY (001), CO

MSA: 19740

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Median Family Income 50-60%

0083.09

Median Family Income 60-70%

0093.06 0093.23 0095.53

Median Family Income 80-90%

0084.01

Median Family Income 90-100%

0085.35

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 40-50%

0055.51

Median Family Income 80-90%

0055.53 0847.00

Median Family Income 90-100%

0863.00

Median Family Income >= 120%

0817.00

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 60-70%

0041.02

DOUGLAS COUNTY (035), CO

MSA: 19740

Moderate Income

0139.04

EAGLE COUNTY (037), CO

MSA: NA

Upper Income

2023 Institution Disclosure Statement - Table 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

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income >= 120%

0072.04

GILPIN COUNTY (047), CO

MSA: 19740

Middle Income

0138.02

GUNNISON COUNTY (051), CO

MSA: NA

Upper Income

9638.00

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 80-90%

0102.13

Median Family Income 100-110%

0117.27

LARIMER COUNTY (069), CO

MSA: 22660

Middle Income

0017.12

MESA COUNTY (077), CO

MSA: 24300

Middle Income

0015.02

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0019.00

MONTROSE COUNTY (085), CO

MSA: NA

Middle Income

9666.02

ROUTT COUNTY (107), CO

MSA: NA

Upper Income

0007.01

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

0007.01

Middle Income

0019.12

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 30-40%

0215.01

Median Family Income 40-50%

0735.00 0804.00 2572.00

Median Family Income 60-70%

0201.02 0223.00

Median Family Income 70-80%

2101.01 2104.02

Median Family Income 110-120%

2303.00

Median Family Income >= 120%

0103.00 0353.00 0504.00 0505.00 0607.00 2305.02

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

LITCHFIELD COUNTY (005), CT

MSA: NA

Moderate Income

3101.00 3108.01

Middle Income

2534.00 2602.00 2632.00 2983.00 3106.01 3202.00

MIDDLESEX COUNTY (007), CT

MSA: 25540

Middle Income

5412.00 5701.00 5901.01 6101.00

Upper Income

5414.01 5601.00 5702.00 5703.00 6701.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Middle Income

7141.01

Upper Income

7053.00

TOLLAND COUNTY (013), CT

MSA: 25540

Moderate Income

5301.00

Middle Income

5303.02 5331.03 8501.00

Upper Income

5261.01

WINDHAM COUNTY (015), CT

MSA: 49340

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9002.00 9011.02 9041.02

KENT COUNTY (001), DE

MSA: 20100

Moderate Income

0413.00 0432.02

Middle Income

0429.00

SUSSEX COUNTY (005), DE

MSA: 41540

Moderate Income

0504.05

Middle Income

0510.10

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

0072.02

BAY COUNTY (005), FL

MSA: 37460

Moderate Income

0008.03

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 50-60%

0701.04

Median Family Income 60-70%

0433.02

Median Family Income 70-80%

0302.01 0305.00 1106.00

2023 Institution Disclosure Statement - Table 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%

0502.04

Median Family Income >= 120%

0431.00 1103.28

CHARLOTTE COUNTY (015), FL

MSA: 39460

Moderate Income

0103.02

CITRUS COUNTY (017), FL

MSA: 26140

Middle Income

4511.04

COLUMBIA COUNTY (023), FL

MSA: NA

Moderate Income

1104.00

DIXIE COUNTY (029), FL

MSA: NA

Moderate Income

9701.04

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 50-60%

0006.00

Median Family Income 80-90%

0166.05

Median Family Income 90-100%

0119.01

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

ESCAMBIA COUNTY (033), FL

MSA: 37860

Moderate Income

0034.00

Middle Income

0036.12

HAMILTON COUNTY (047), FL

MSA: NA

Income Not Known

9602.01

HENDRY COUNTY (051), FL

MSA: NA

Moderate Income

0003.00

Middle Income

0001.02 0006.02

HERNANDO COUNTY (053), FL

MSA: 45300

Middle Income

0409.10

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 60-70%

0133.11

Median Family Income >= 120%

0134.14

Median Family Income Not Known

0122.11

LAKE COUNTY (069), FL

2023 Institution Disclosure Statement - Table 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

0312.02

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 100-110%

0016.02

Median Family Income >= 120%

0012.08 0802.02

MANATEE COUNTY (081), FL

MSA: 35840

Moderate Income

0006.03

MARION COUNTY (083), FL

MSA: 36100

Middle Income

0008.03 0025.04

Upper Income

0025.06

MARTIN COUNTY (085), FL

MSA: 38940

Low Income

0012.00

Upper Income

0017.01

MONROE COUNTY (087), FL

MSA: NA

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9710.01

OKALOOSA COUNTY (091), FL

MSA: 18880

Low Income

0233.07

OKEECHOBEE COUNTY (093), FL

MSA: NA

Upper Income

9106.01

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 80-90%

0145.04 0168.03

Median Family Income >= 120%

0168.02

OSCEOLA COUNTY (097), FL

MSA: 36740

Moderate Income

0422.02 0423.00 0434.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 60-70%

0078.33

Median Family Income 70-80%

0032.01

Median Family Income 80-90%

0012.00

Median Family Income 100-110%

0055.01

2023 Institution Disclosure Statement - Table 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%

0043.00 0059.50 0069.07 0072.05 0077.30

PASCO COUNTY (101), FL

MSA: 45300

Median Family Income 50-60%

0306.02

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 90-100%

0245.05

Median Family Income 100-110%

0245.12

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 90-100%

0124.04

PUTNAM COUNTY (107), FL

MSA: NA

Upper Income

9506.00

ST. JOHNS COUNTY (109), FL

MSA: 27260

Middle Income

0212.07

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

0017.02 0027.39

2023 Institution Disclosure Statement - Table 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

0015.09

SEMINOLE COUNTY (117), FL

MSA: 36740

Moderate Income

0204.01 0208.07

Middle Income

0206.01

Upper Income

0213.11

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 70-80%

0910.28

Median Family Income 100-110%

0903.04

WALTON COUNTY (131), FL

MSA: 18880

Middle Income

9505.01

BARROW COUNTY (013), GA

MSA: 12060

Moderate Income

1801.04

Middle Income

1805.01

BARTOW COUNTY (015), GA

MSA: 12060

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9605.01

BIBB COUNTY (021), GA

MSA: 31420

Moderate Income

0139.00

BRANTLEY COUNTY (025), GA

MSA: 15260

Income Not Known

9602.01

BRYAN COUNTY (029), GA

MSA: 42340

Middle Income

9203.01

BULLOCH COUNTY (031), GA

MSA: NA

Middle Income

1108.00

Upper Income

1107.02

CATOOSA COUNTY (047), GA

MSA: 16860

Middle Income

0301.00

CHEROKEE COUNTY (057), GA

MSA: 12060

Middle Income

0902.02 0911.04

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0908.10

CLARKE COUNTY (059), GA

MSA: 12020

Low Income

1403.00

Moderate Income

1303.00 1404.00

CLAYTON COUNTY (063), GA

MSA: 12060

Moderate Income

0404.10

Middle Income

0405.10

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 40-50%

0313.19

Median Family Income 100-110%

0311.22

Median Family Income >= 120%

0313.14

COWETA COUNTY (077), GA

MSA: 12060

Moderate Income

1706.05

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 60-70%

0218.24

2023 Institution Disclosure Statement - Table 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%

0233.30

Median Family Income 110-120%

0218.23

ELBERT COUNTY (105), GA

MSA: NA

Moderate Income

0002.00

Middle Income

0005.01

FAYETTE COUNTY (113), GA

MSA: 12060

Upper Income

1402.10

FORSYTH COUNTY (117), GA

MSA: 12060

Middle Income

1304.06 1306.01

Upper Income

1306.02

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 40-50%

0108.01

Median Family Income 70-80%

0105.30

Median Family Income 110-120%

0116.28

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9800.00

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 100-110%

0502.19

Median Family Income 110-120%

0504.61 0505.51

HARALSON COUNTY (143), GA

MSA: 12060

Moderate Income

0104.02

HOUSTON COUNTY (153), GA

MSA: 47580

Middle Income

0211.20

LEE COUNTY (177), GA

MSA: 10500

Middle Income

0203.02

MCINTOSH COUNTY (191), GA

MSA: 15260

Moderate Income

1103.00

MORGAN COUNTY (211), GA

MSA: 12060

Moderate Income

0103.01

PICKENS COUNTY (227), GA

2023 Institution Disclosure Statement - Table 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

Middle Income

0502.01

RICHMOND COUNTY (245), GA

MSA: 12260

Low Income

0105.11

Middle Income

0107.06

ROCKDALE COUNTY (247), GA

MSA: 12060

Middle Income

0603.11

SPALDING COUNTY (255), GA

MSA: 12060

Moderate Income

1612.02

WHITFIELD COUNTY (313), GA

MSA: 19140

Middle Income

0015.00

HAWAII COUNTY (001), HI

MSA: NA

Middle Income

0212.04

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income 50-60%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0057.00

Median Family Income 80-90%

0060.00

KAUAI COUNTY (007), HI

MSA: NA

Middle Income

0405.00

MAUI COUNTY (009), HI

MSA: 27980

Middle Income

0319.00

ADA COUNTY (001), ID

MSA: 14260

Upper Income

0103.62

CANYON COUNTY (027), ID

MSA: 14260

Moderate Income

0219.01

Upper Income

0219.06

KOOTENAI COUNTY (055), ID

MSA: 17660

Middle Income

0005.02 0010.02

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0054.01

Upper Income

0107.02

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 20-30%

8425.00

Median Family Income 30-40%

8314.00

Median Family Income 40-50%

8113.02 8249.00 8268.00

Median Family Income 50-60%

8259.00 8295.00

Median Family Income 60-70%

2517.00 8244.00

Median Family Income 70-80%

8051.05 8116.00 8117.02 8202.02

Median Family Income 80-90%

1406.01 8184.01 8232.00

Median Family Income 90-100%

5907.00

Median Family Income 100-110%

1404.00 7704.00 8209.02

Median Family Income 110-120%

8083.01

Median Family Income >= 120%

0814.01 3201.02 8047.10 8057.01 8061.02 8240.04 8241.27

Median Family Income Not Known

9800.00

DE WITT COUNTY (039), IL

2023 Institution Disclosure Statement - Table 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

9716.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 70-80%

8415.01

Median Family Income 80-90%

8401.01 8458.03

Median Family Income 110-120%

8411.04 8411.11

Median Family Income >= 120%

8417.04 8462.05

JEFFERSON COUNTY (081), IL

MSA: NA

Middle Income

0503.00

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 70-80%

8540.02

Median Family Income 90-100%

8504.00

Median Family Income >= 120%

8519.11 8545.07

KENDALL COUNTY (093), IL

MSA: 20994

Middle Income

8903.01

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 50-60%

8626.04

Median Family Income 80-90%

8611.05

Median Family Income 90-100%

8615.08

Median Family Income 100-110%

8637.02 8641.06

Median Family Income >= 120%

8611.06

MONROE COUNTY (133), IL

MSA: 41180

Upper Income

6005.01

ROCK ISLAND COUNTY (161), IL

MSA: 19340

Middle Income

0241.02

ST. CLAIR COUNTY (163), IL

MSA: 41180

Low Income

5045.02

Moderate Income

5025.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 50-60%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

8829.00

Median Family Income 90-100%

8832.11

Median Family Income 100-110%

8802.02 8836.02

Median Family Income 110-120%

8804.27 8833.05

Median Family Income >= 120%

8803.17 8803.23 8804.11 8804.24 8811.08 8835.07 8835.14

WINNEBAGO COUNTY (201), IL

MSA: 40420

Upper Income

0038.05

DEARBORN COUNTY (029), IN

MSA: 17140

Middle Income

0804.00

ELKHART COUNTY (039), IN

MSA: 21140

Middle Income

0005.02

HAMILTON COUNTY (057), IN

MSA: 26900

Upper Income

1105.16

HENDRICKS COUNTY (063), IN

MSA: 26900

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

2101.09 2106.07 2106.15

LAKE COUNTY (089), IN

MSA: 23844

Middle Income

0203.00

MADISON COUNTY (095), IN

MSA: 26900

Low Income

0009.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 30-40%

3523.00 3702.03

Median Family Income 60-70%

3614.02

NOBLE COUNTY (113), IN

MSA: NA

Middle Income

9717.00

PERRY COUNTY (123), IN

MSA: NA

Middle Income

9525.00 9526.00

VANDEBURGH COUNTY (163), IN

MSA: 21780

Upper Income

0107.01

VIGO COUNTY (167), IN

2023 Institution Disclosure Statement - Table 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: 45460

Middle Income

0112.01

WOODBURY COUNTY (193), IA

MSA: 43580

Moderate Income

0001.00

BUTLER COUNTY (015), KS

MSA: 48620

Middle Income

0201.01

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 80-90%

0522.01

Median Family Income >= 120%

0531.02

SHAWNEE COUNTY (177), KS

MSA: 45820

Middle Income

0015.00

SUMNER COUNTY (191), KS

MSA: 48620

Middle Income

9626.00

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0440.02

Income Not Known

9812.00

ANDERSON COUNTY (005), KY

MSA: NA

Upper Income

9502.02

BARREN COUNTY (009), KY

MSA: NA

Low Income

9506.01

Middle Income

9503.00

CALLOWAY COUNTY (035), KY

MSA: NA

Upper Income

0102.00

CHRISTIAN COUNTY (047), KY

MSA: 17300

Upper Income

2013.01

EDMONSON COUNTY (061), KY

MSA: 14540

Moderate Income

9204.01

FULTON COUNTY (075), KY

MSA: NA

Moderate Income

2023 Institution Disclosure Statement - Table 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

GRAVES COUNTY (083), KY

MSA: NA

Moderate Income

0203.02

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 60-70%

0114.05

Median Family Income 110-120%

0111.10

JESSAMINE COUNTY (113), KY

MSA: 30460

Middle Income

0602.00

KENTON COUNTY (117), KY

MSA: 17140

Middle Income

0636.07

MCCREARY COUNTY (147), KY

MSA: NA

Upper Income

9604.01

MADISON COUNTY (151), KY

MSA: NA

Middle Income

0103.03

OLDHAM COUNTY (185), KY

2023 Institution Disclosure Statement - Table 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: 31140

Upper Income

0306.02

WARREN COUNTY (227), KY

MSA: 14540

Moderate Income

0113.00

CADDO PARISH (017), LA

MSA: 43340

Moderate Income

0205.00

DE SOTO PARISH (031), LA

MSA: 43340

Middle Income

9502.00

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Middle Income

0039.14

IBERIA PARISH (045), LA

MSA: 29180

Middle Income

0304.01

JEFFERSON PARISH (051), LA

MSA: 35380

Moderate Income

0206.00

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0244.00 0297.00

Upper Income

0295.00

OUACHITA PARISH (073), LA

MSA: 33740

Low Income

0059.00

RAPIDES PARISH (079), LA

MSA: 10780

Middle Income

0121.00

ST. TAMMANY PARISH (103), LA

MSA: 35380

Middle Income

0406.08

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Upper Income

0107.00

AROOSTOOK COUNTY (003), ME

MSA: NA

Middle Income

9513.00

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0021.02 0111.00 0160.01

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0047.02 0048.04

Upper Income

0025.04

KENNEBEC COUNTY (011), ME

MSA: NA

Middle Income

0230.02

Upper Income

0200.00

KNOX COUNTY (013), ME

MSA: NA

Upper Income

9705.00

PENOBSCOT COUNTY (019), ME

MSA: 12620

Moderate Income

0071.00

Middle Income

0205.00

Upper Income

0180.00

WALDO COUNTY (027), ME

MSA: NA

Moderate Income

0470.00

Middle Income

0420.00 0450.00

YORK COUNTY (031), ME

MSA: 38860

2023 Institution Disclosure Statement - Table 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

0200.02 0340.02

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 110-120%

7301.02

Median Family Income >= 120%

7310.04 7312.09

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 60-70%

4301.01

Median Family Income 100-110%

4041.01

Median Family Income >= 120%

4022.02 4038.01 4046.00 4113.02 4517.01

CALVERT COUNTY (009), MD

MSA: 47894

Upper Income

8601.03 8602.00

CECIL COUNTY (015), MD

MSA: 48864

Moderate Income

0305.07

Middle Income

0302.00 0309.08 0313.02

DORCHESTER COUNTY (019), MD

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9702.00

FREDERICK COUNTY (021), MD

MSA: 23224

Moderate Income

7510.03

Middle Income

7523.03

HARFORD COUNTY (025), MD

MSA: 12580

Middle Income

3012.05 3017.07 3038.01 3041.02

Upper Income

3033.00 3035.01 3063.00

HOWARD COUNTY (027), MD

MSA: 12580

Upper Income

6023.05

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 20-30%

7007.13

Median Family Income 50-60%

7008.18

Median Family Income 60-70%

7009.03

Median Family Income 90-100%

7048.03

Median Family Income 100-110%

7012.11

2023 Institution Disclosure Statement - Table 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%

7003.17

Median Family Income >= 120%

7048.04

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 40-50%

8043.00 8074.10

Median Family Income 50-60%

8032.00

Median Family Income 90-100%

8009.00 8035.12

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580

Middle Income

8103.00 8105.00

ST. MARY'S COUNTY (037), MD

MSA: 15680

Middle Income

8758.03

SOMERSET COUNTY (039), MD

MSA: 41540

Moderate Income

9306.00

WASHINGTON COUNTY (043), MD

MSA: 25180

Middle Income

0001.00 0104.01 0112.02

WORCESTER COUNTY (047), MD

2023 Institution Disclosure Statement - Table 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: 41540

Middle Income

9509.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 40-50%

2505.00

Median Family Income 60-70%

2604.03

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9009.00

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Moderate Income

8201.02

Upper Income

8202.05 8219.03

ANTRIM COUNTY (009), MI

MSA: NA

Middle Income

9604.02

BRANCH COUNTY (023), MI

MSA: NA

Moderate Income

9516.00

CLINTON COUNTY (037), MI

2023 Institution Disclosure Statement - Table 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: 29620

Middle Income

0106.00

GENESEE COUNTY (049), MI

MSA: 22420

Middle Income

0132.05

HILLSDALE COUNTY (059), MI

MSA: NA

Middle Income

0502.00

INGHAM COUNTY (065), MI

MSA: 29620

Low Income

0066.00

Middle Income

0028.00

KALAMAZOO COUNTY (077), MI

MSA: 28020

Upper Income

0067.02

KENT COUNTY (081), MI

MSA: 24340

Median Family Income >= 120%

0118.01

LIVINGSTON COUNTY (093), MI

MSA: 47664

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

7221.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 50-60%

2451.00

Median Family Income 60-70%

2545.00

Median Family Income 90-100%

2554.00

Median Family Income >= 120%

2430.00 2474.00

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 20-30%

1410.01

Median Family Income 70-80%

1974.00

Median Family Income >= 120%

1340.00

ST. CLAIR COUNTY (147), MI

MSA: 47664

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Income Not Known

9890.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 70-80%

5738.00

Median Family Income 110-120%

5870.00

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0508.29

BELTRAMI COUNTY (007), MN

MSA: NA

Moderate Income

4507.06

DAKOTA COUNTY (037), MN

MSA: 33460

Upper Income

0608.23

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

0269.11

OTTER TAIL COUNTY (111), MN

MSA: NA

Middle Income

9615.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

STEARNS COUNTY (145), MN

MSA: 41060

Moderate Income

0007.01

WINONA COUNTY (169), MN

MSA: NA

Middle Income

6707.00

DESOTO COUNTY (033), MS

MSA: 32820

Upper Income

0710.01

FORREST COUNTY (035), MS

MSA: 25620

Middle Income

0105.00

GEORGE COUNTY (039), MS

MSA: NA

Upper Income

9501.01

HARRISON COUNTY (047), MS

MSA: 25060

Middle Income

0034.05

HINDS COUNTY (049), MS

MSA: 27140

Income Not Known

0027.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

NEWTON COUNTY (101), MS

MSA: NA

Middle Income

0501.00

PEARL RIVER COUNTY (109), MS

MSA: NA

Upper Income

9505.05

PONTOTOC COUNTY (115), MS

MSA: NA

Middle Income

9501.01

SIMPSON COUNTY (127), MS

MSA: 27140

Moderate Income

9504.01

Middle Income

9501.01

YAZOO COUNTY (163), MS

MSA: 27140

Low Income

9505.00

Moderate Income

9506.02

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0603.08

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

CHRISTIAN COUNTY (043), MO

MSA: 44180

Middle Income

0203.03

CLAY COUNTY (047), MO

MSA: 28140

Middle Income

0213.14

GREENE COUNTY (077), MO

MSA: 44180

Moderate Income

0043.04

Middle Income

0046.01

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 30-40%

0021.00

Median Family Income 40-50%

0170.00

Median Family Income 60-70%

0140.08

Median Family Income 110-120%

0149.03

MILLER COUNTY (131), MO

MSA: NA

Middle Income

9629.02

NEWTON COUNTY (145), MO

2023 Institution Disclosure Statement - Table 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: 27900

Middle Income

0208.00

POLK COUNTY (167), MO

MSA: 44180

Middle Income

9603.02

ST. CHARLES COUNTY (183), MO

MSA: 41180

Middle Income

3109.03

Upper Income

3118.02

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 50-60%

2107.02 2121.01

Median Family Income 80-90%

2132.04

Median Family Income 90-100%

2179.41

Median Family Income >= 120%

2109.28 2215.03

TANEY COUNTY (213), MO

MSA: NA

Middle Income

4805.04

ST. LOUIS CITY (510), MO

2023 Institution Disclosure Statement - Table 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: 41180

Middle Income

1268.00

CASCADE COUNTY (013), MT

MSA: 24500

Upper Income

0023.02

MISSOULA COUNTY (063), MT

MSA: 33540

Moderate Income

0003.00

YELLOWSTONE COUNTY (111), MT

MSA: 13740

Moderate Income

0017.04

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income 60-70%

0070.01

HOLT COUNTY (089), NE

MSA: NA

Middle Income

9741.00

LANCASTER COUNTY (109), NE

MSA: 30700

Moderate Income

0030.03

MERRICK COUNTY (121), NE

2023 Institution Disclosure Statement - Table 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: 24260

Middle Income

9668.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 60-70%

0001.06

Median Family Income 70-80%

0068.00

Median Family Income 80-90%

0029.62

Median Family Income 90-100%

0036.09

Median Family Income >= 120%

0051.12 0058.66 0069.00

WASHOE COUNTY (031), NV

MSA: 39900

Upper Income

0022.08 0033.07

Income Not Known

9801.00

BELKNAP COUNTY (001), NH

MSA: NA

Middle Income

9651.00

CARROLL COUNTY (003), NH

MSA: NA

Moderate Income

9559.02

2023 Institution Disclosure Statement - Table 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

9560.00

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9701.00 9705.00 9706.00 9714.03

GRAFTON COUNTY (009), NH

MSA: NA

Middle Income

9614.00

STRAFFORD COUNTY (017), NH

MSA: 40484

Moderate Income

0843.02 0844.00

Middle Income

0846.00

Upper Income

0805.00

SULLIVAN COUNTY (019), NH

MSA: NA

Middle Income

9754.02

ATLANTIC COUNTY (001), NJ

MSA: 12100

Low Income

0023.00

Middle Income

0110.00

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0115.00

CAPE MAY COUNTY (009), NJ

MSA: 36140

Middle Income

0220.00 0221.01

Upper Income

0219.00

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Middle Income

5001.00 5002.01 5013.02

Upper Income

5012.01 5016.09

SALEM COUNTY (033), NJ

MSA: 48864

Middle Income

0209.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 50-60%

0040.01

Median Family Income 80-90%

0027.00

Median Family Income >= 120%

0037.46

CIBOLA COUNTY (006), NM

MSA: NA

Moderate Income

9742.01

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MCKINLEY COUNTY (031), NM

MSA: NA

Moderate Income

9439.04

SAN JUAN COUNTY (045), NM

MSA: 22140

Middle Income

0005.03

ALBANY COUNTY (001), NY

MSA: 10580

Moderate Income

0026.00

BROOME COUNTY (007), NY

MSA: 13780

Upper Income

0143.01

CAYUGA COUNTY (011), NY

MSA: NA

Middle Income

0409.00

CHAUTAUQUA COUNTY (013), NY

MSA: NA

Middle Income

0358.00

COLUMBIA COUNTY (021), NY

MSA: NA

Middle Income

0001.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

9710.00 9714.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Middle Income

0603.01 1300.05 1500.04 1904.02

Upper Income

0801.03

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 70-80%

0091.07

ESSEX COUNTY (031), NY

MSA: NA

Middle Income

9601.00

GENESEE COUNTY (037), NY

MSA: NA

Moderate Income

9508.00

Middle Income

9506.00

HERKIMER COUNTY (043), NY

MSA: 46540

Moderate Income

0102.01

2023 Institution Disclosure Statement - Table 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

0113.02

JEFFERSON COUNTY (045), NY

MSA: 48060

Middle Income

0616.00 0625.00

LIVINGSTON COUNTY (051), NY

MSA: 40380

Middle Income

0307.02

MADISON COUNTY (053), NY

MSA: 45060

Upper Income

0301.03

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 20-30%

0016.00

Median Family Income 50-60%

0047.02

Median Family Income 90-100%

0140.04

Median Family Income >= 120%

0122.01 0136.03 0149.03

Median Family Income Not Known

0087.02

NIAGARA COUNTY (063), NY

MSA: 15380

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0236.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0144.00

ONTARIO COUNTY (069), NY

MSA: 40380

Middle Income

0514.00 0520.03

ORANGE COUNTY (071), NY

MSA: 39100

Low Income

0006.00 0150.05 0150.07 0150.09

Moderate Income

0022.00

Middle Income

0144.00

Upper Income

0129.00 0133.02 0135.00

OSWEGO COUNTY (075), NY

MSA: 45060

Middle Income

0216.03

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0117.00

ROCKLAND COUNTY (087), NY

2023 Institution Disclosure Statement - Table 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: 35614

Low Income

0121.07 0121.09 0123.02

Moderate Income

0122.04 0124.01

Middle Income

0118.00 0125.05

Upper Income

0108.03 0111.02 0114.03 0115.10 0116.02

SARATOGA COUNTY (091), NY

MSA: 10580

Upper Income

0625.01

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0207.00

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9521.00

Middle Income

9515.00

Upper Income

9533.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Moderate Income

0840.02

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

WAYNE COUNTY (117), NY

MSA: 40380

Moderate Income

0211.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 50-60%

0002.04

Median Family Income 70-80%

0002.05 0004.01

Median Family Income 80-90%

0024.05

Median Family Income 100-110%

0015.03 0063.01

Median Family Income 110-120%

0037.00 0134.01

Median Family Income >= 120%

0009.00 0014.01 0042.00 0055.00 0066.00 0084.01 0104.00 0110.00 0113.00

WYOMING COUNTY (121), NY

MSA: NA

Middle Income

9707.00

ALAMANCE COUNTY (001), NC

MSA: 15500

Upper Income

0214.00

BERTIE COUNTY (015), NC

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9604.01

BUNCOMBE COUNTY (021), NC

MSA: 11700

Upper Income

0023.03

CABARRUS COUNTY (025), NC

MSA: 16740

Middle Income

0406.00

CATAWBA COUNTY (035), NC

MSA: 25860

Middle Income

0106.00

CUMBERLAND COUNTY (051), NC

MSA: 22180

Middle Income

0031.03

DURHAM COUNTY (063), NC

MSA: 20500

Middle Income

0020.35

EDGECOMBE COUNTY (065), NC

MSA: 40580

Middle Income

0213.00

FORSYTH COUNTY (067), NC

MSA: 49180

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0015.00 0018.00

GASTON COUNTY (071), NC

MSA: 16740

Moderate Income

0327.03

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 110-120%

0165.03

HENDERSON COUNTY (089), NC

MSA: 11700

Moderate Income

9310.00

HOKE COUNTY (093), NC

MSA: 22180

Upper Income

9701.06

IREDELL COUNTY (097), NC

MSA: 16740

Middle Income

0613.03

JACKSON COUNTY (099), NC

MSA: NA

Middle Income

9503.00

JOHNSTON COUNTY (101), NC

MSA: 39580

Low Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0403.01

Moderate Income

0410.01

Middle Income

0411.08

LINCOLN COUNTY (109), NC

MSA: 16740

Upper Income

0711.02

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 50-60%

0059.16

NEW HANOVER COUNTY (129), NC

MSA: 48900

Middle Income

0116.09 0120.06

PASQUOTANK COUNTY (139), NC

MSA: NA

Upper Income

9607.01

RANDOLPH COUNTY (151), NC

MSA: 24660

Middle Income

0314.02

ROWAN COUNTY (159), NC

MSA: 16740

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0514.00 0515.01

Middle Income

0512.02

UNION COUNTY (179), NC

MSA: 16740

Moderate Income

0206.01

Middle Income

0203.12

VANCE COUNTY (181), NC

MSA: NA

Middle Income

9603.00

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 40-50%

0545.02

Median Family Income 80-90%

0527.01 0531.13 0544.02

Median Family Income 90-100%

0541.14

WASHINGTON COUNTY (187), NC

MSA: NA

Low Income

9502.01

WAYNE COUNTY (191), NC

MSA: 24140

Middle Income

0011.02

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

ASHLAND COUNTY (005), OH

MSA: NA

Middle Income

9702.00

BUTLER COUNTY (017), OH

MSA: 17140

Upper Income

0102.03

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 30-40%

1051.00

Median Family Income 40-50%

1178.00 1979.00

Median Family Income 70-80%

1275.01 1751.10

Median Family Income 80-90%

1381.07

Median Family Income 90-100%

1070.00

Median Family Income >= 120%

1561.01 1861.03

DELAWARE COUNTY (041), OH

MSA: 18140

Middle Income

0123.00

FAYETTE COUNTY (047), OH

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

9262.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 30-40%

0087.30

Median Family Income 40-50%

0012.00

Median Family Income 80-90%

0083.40 0098.02

GUERNSEY COUNTY (059), OH

MSA: NA

Middle Income

9777.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 110-120%

0059.00

Median Family Income >= 120%

0213.02

HARDIN COUNTY (065), OH

MSA: NA

Middle Income

0003.00

HOCKING COUNTY (073), OH

MSA: 18140

Middle Income

9649.00

HURON COUNTY (077), OH

2023 Institution Disclosure Statement - Table 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

9158.00

JEFFERSON COUNTY (081), OH

MSA: 48260

Upper Income

0012.00

LAWRENCE COUNTY (087), OH

MSA: 26580

Middle Income

0512.00

LORAIN COUNTY (093), OH

MSA: 17460

Moderate Income

0702.00

LUCAS COUNTY (095), OH

MSA: 45780

Middle Income

0091.04

MAHONING COUNTY (099), OH

MSA: 49660

Low Income

8040.00

MEDINA COUNTY (103), OH

MSA: 17460

Middle Income

4161.00

MONTGOMERY COUNTY (113), OH

2023 Institution Disclosure Statement - Table 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: 19430

Median Family Income 30-40%

0018.01

Median Family Income 70-80%

0903.02

Median Family Income >= 120%

0403.02

PERRY COUNTY (127), OH

MSA: 18140

Middle Income

9658.01

ROSS COUNTY (141), OH

MSA: NA

Middle Income

9556.04 9561.00

SANDUSKY COUNTY (143), OH

MSA: NA

Middle Income

9613.00

SCIOTO COUNTY (145), OH

MSA: NA

Moderate Income

0030.00

STARK COUNTY (151), OH

MSA: 15940

Low Income

7023.00

Middle Income

7132.01 7147.01

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

TRUMBULL COUNTY (155), OH

MSA: 49660

Moderate Income

9301.01

UNION COUNTY (159), OH

MSA: 18140

Upper Income

0506.01

WARREN COUNTY (165), OH

MSA: 17140

Middle Income

0315.00

Upper Income

0321.00

WASHINGTON COUNTY (167), OH

MSA: NA

Middle Income

0216.00

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

Middle Income

0015.00

MCCURTAIN COUNTY (089), OK

MSA: NA

Middle Income

0985.02

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 60-70%

1076.05

PAYNE COUNTY (119), OK

MSA: NA

Upper Income

0111.01

PONTOTOC COUNTY (123), OK

MSA: NA

Middle Income

0886.00

TILLMAN COUNTY (141), OK

MSA: NA

Moderate Income

0704.00

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 50-60%

0059.00

Median Family Income 60-70%

0068.04 0069.05 0082.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

BENTON COUNTY (003), OR

MSA: 18700

Moderate Income

0010.01

CLACKAMAS COUNTY (005), OR

MSA: 38900

Middle Income

0236.00

DESCHUTES COUNTY (017), OR

MSA: 13460

Middle Income

0007.01

DOUGLAS COUNTY (019), OR

MSA: NA

Middle Income

0300.00

JACKSON COUNTY (029), OR

MSA: 32780

Moderate Income

0012.00

LANE COUNTY (039), OR

MSA: 21660

Moderate Income

0015.00

Middle Income

0003.00

MARION COUNTY (047), OR

MSA: 41420

2023 Institution Disclosure Statement - Table 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

0107.01

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 80-90%

0073.00

Median Family Income >= 120%

0036.02

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income 50-60%

0325.01

Median Family Income 110-120%

0321.12

YAMHILL COUNTY (071), OR

MSA: 38900

Moderate Income

0308.01

ADAMS COUNTY (001), PA

MSA: 23900

Middle Income

0306.00 0309.01 0311.02

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 60-70%

4870.00

CARBON COUNTY (025), PA

MSA: 10900

2023 Institution Disclosure Statement - Table 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

0202.02

Middle Income

0205.01

CENTRE COUNTY (027), PA

MSA: 44300

Upper Income

0115.04

CLARION COUNTY (031), PA

MSA: NA

Middle Income

1604.00

COLUMBIA COUNTY (037), PA

MSA: 14100

Middle Income

0503.00

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2617.00 2622.00

FRANKLIN COUNTY (055), PA

MSA: 16540

Middle Income

0104.02 0125.02

LYCOMING COUNTY (081), PA

MSA: 48700

Middle Income

0111.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MERCER COUNTY (085), PA

MSA: 49660

Middle Income

0319.00

MIFFLIN COUNTY (087), PA

MSA: NA

Middle Income

9601.00

NORTHUMBERLAND COUNTY (097), PA

MSA: NA

Middle Income

0818.00

Upper Income

0808.00

PERRY COUNTY (099), PA

MSA: 25420

Middle Income

0302.02 0304.00

SNYDER COUNTY (109), PA

MSA: NA

Middle Income

0707.01

SULLIVAN COUNTY (113), PA

MSA: NA

Middle Income

9601.01

UNION COUNTY (119), PA

MSA: NA

2023 Institution Disclosure Statement - Table 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

0906.00

WASHINGTON COUNTY (125), PA

MSA: 38300

Upper Income

7452.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Middle Income

8062.00

BERKELEY COUNTY (015), SC

MSA: 16700

Moderate Income

0207.12 0207.18

CHARLESTON COUNTY (019), SC

MSA: 16700

Moderate Income

0031.08

Upper Income

0020.05

DORCHESTER COUNTY (035), SC

MSA: 16700

Middle Income

0105.01

FAIRFIELD COUNTY (039), SC

MSA: 17900

Middle Income

9605.01

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

HORRY COUNTY (051), SC

MSA: 34820

Middle Income

0707.01

LEXINGTON COUNTY (063), SC

MSA: 17900

Middle Income

0202.01 0208.02

OCONEE COUNTY (073), SC

MSA: NA

Middle Income

0307.02

RICHLAND COUNTY (079), SC

MSA: 17900

Moderate Income

0110.00

SPARTANBURG COUNTY (083), SC

MSA: 43900

Moderate Income

0205.00

Middle Income

0225.00

YORK COUNTY (091), SC

MSA: 16740

Moderate Income

0609.01

MINNEHAHA COUNTY (099), SD

MSA: 43620

2023 Institution Disclosure Statement - Table 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

0009.00

PENNINGTON COUNTY (103), SD

MSA: 39660

Middle Income

0114.00

ANDERSON COUNTY (001), TN

MSA: 28940

Middle Income

0213.01 0213.03

BENTON COUNTY (005), TN

MSA: NA

Middle Income

9632.00

CHEATHAM COUNTY (021), TN

MSA: 34980

Middle Income

0702.01

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 50-60%

0156.13

Median Family Income 90-100%

0132.02

Median Family Income >= 120%

0179.02

GREENE COUNTY (059), TN

MSA: NA

2023 Institution Disclosure Statement - Table 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

0901.00

HAMILTON COUNTY (065), TN

MSA: 16860

Income Not Known

9801.00

KNOX COUNTY (093), TN

MSA: 28940

Low Income

0026.00

Moderate Income

0031.00

Middle Income

0034.00

Upper Income

0066.00

LOUDON COUNTY (105), TN

MSA: 28940

Upper Income

0603.01

SEVIER COUNTY (155), TN

MSA: NA

Moderate Income

0805.00

Upper Income

0802.03

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 20-30%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0028.00

Median Family Income 40-50%

0206.10

Median Family Income 50-60%

0009.00

SUMNER COUNTY (165), TN

MSA: 34980

Moderate Income

0201.02

WASHINGTON COUNTY (179), TN

MSA: 27740

Moderate Income

0601.00

WEAKLEY COUNTY (183), TN

MSA: NA

Middle Income

9685.00

WILSON COUNTY (189), TN

MSA: 34980

Middle Income

0301.02

BELL COUNTY (027), TX

MSA: 28660

Moderate Income

0235.00

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 40-50%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

1312.00

Median Family Income 60-70%

1313.00 1609.01 1616.00

Median Family Income 70-80%

1914.09

Median Family Income 90-100%

1316.16 1817.04

Median Family Income 100-110%

1414.02

BRAZORIA COUNTY (039), TX

MSA: 26420

Middle Income

6609.02

BURNET COUNTY (053), TX

MSA: NA

Middle Income

9607.01 9607.02

CALHOUN COUNTY (057), TX

MSA: NA

Middle Income

0002.00

CHILDRESS COUNTY (075), TX

MSA: NA

Moderate Income

9502.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 110-120%

0305.05

2023 Institution Disclosure Statement - Table 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%

0305.19

COMAL COUNTY (091), TX

MSA: 41700

Middle Income

3104.05 3108.04

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 50-60%

0025.00

Median Family Income 60-70%

0157.00

Median Family Income 70-80%

0178.06

Median Family Income 90-100%

0166.16

Median Family Income >= 120%

0136.11 0181.59

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%

0203.14 0203.15

ECTOR COUNTY (135), TX

MSA: 36220

Upper Income

0030.03

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 90-100%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0103.22

ERATH COUNTY (143), TX

MSA: NA

Middle Income

9507.00

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 50-60%

6711.02

Median Family Income 60-70%

6751.01

Median Family Income 90-100%

6727.03

Median Family Income 110-120%

6726.02

Median Family Income >= 120%

6707.00 6731.12

GALVESTON COUNTY (167), TX

MSA: 26420

Upper Income

7205.01 7205.11 7207.01

GREGG COUNTY (183), TX

MSA: 30980

Moderate Income

0009.00

GUADALUPE COUNTY (187), TX

MSA: 41700

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

2106.03

HAMILTON COUNTY (193), TX

MSA: NA

Middle Income

9503.00

HARDIN COUNTY (199), TX

MSA: 13140

Middle Income

0307.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

3235.00 3316.02

Median Family Income 50-60%

2401.01 3304.00

Median Family Income 60-70%

3110.02 3237.01

Median Family Income 70-80%

2404.00

Median Family Income 80-90%

2409.06 2410.01

Median Family Income 100-110%

2501.02 5514.00

Median Family Income >= 120%

2324.05 4103.00 4115.05 5115.01 5410.04 5410.07

HARRISON COUNTY (203), TX

MSA: 30980

Middle Income

0205.02

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

HAYS COUNTY (209), TX

MSA: 12420

Moderate Income

0109.21

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 80-90%

0212.04

Median Family Income 90-100%

0241.18

JOHNSON COUNTY (251), TX

MSA: 23104

Middle Income

1302.19

KAUFMAN COUNTY (257), TX

MSA: 19124

Moderate Income

0507.04

Middle Income

0507.01 0508.02

KENDALL COUNTY (259), TX

MSA: 41700

Upper Income

9703.02

LAMPASAS COUNTY (281), TX

MSA: 28660

Middle Income

9503.03

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

MCLENNAN COUNTY (309), TX

MSA: 47380

Middle Income

0037.01

Upper Income

0040.00

MAVERICK COUNTY (323), TX

MSA: NA

Middle Income

9506.02

MONTAGUE COUNTY (337), TX

MSA: NA

Middle Income

9505.01

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 60-70%

6930.01

NACOGDOCHES COUNTY (347), TX

MSA: NA

Middle Income

9503.06

POTTER COUNTY (375), TX

MSA: 11100

Low Income

0120.00

SHELBY COUNTY (419), TX

MSA: NA

2023 Institution Disclosure Statement - Table 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

9504.01

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 40-50%

1038.00

Median Family Income 50-60%

1061.01

Median Family Income 60-70%

1065.22

Median Family Income 70-80%

1012.01

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 60-70%

0024.41

Median Family Income >= 120%

0013.12 0451.00

WALKER COUNTY (471), TX

MSA: NA

Moderate Income

7906.00

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6802.02

Middle Income

6803.02

WEBB COUNTY (479), TX

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

MSA: 29700

Upper Income

0017.10 0017.11 0017.26

WILLIAMSON COUNTY (491), TX

MSA: 12420

Median Family Income 60-70%

0204.06

Median Family Income 70-80%

0201.13

Median Family Income 90-100%

0215.17

Median Family Income 100-110%

0208.13 0208.22

GARFIELD COUNTY (017), UT

MSA: NA

Middle Income

0003.00

IRON COUNTY (021), UT

MSA: NA

Moderate Income

1106.02

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 40-50%

1121.01

Median Family Income 70-80%

1026.00

Median Family Income 80-90%

1145.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

Median Family Income >= 120%

1128.04

TOOELE COUNTY (045), UT

MSA: 41620

Middle Income

1307.01

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 80-90%

0007.06 0022.04

WASHINGTON COUNTY (053), UT

MSA: 41100

Middle Income

2703.01

Upper Income

2717.02

WEBER COUNTY (057), UT

MSA: 36260

Middle Income

2011.00 2105.18

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0002.00 0031.01

Upper Income

0030.00

FRANKLIN COUNTY (011), VT

MSA: 15540

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

Moderate Income

0105.00

ORANGE COUNTY (017), VT

MSA: NA

Middle Income

9595.00

WINDHAM COUNTY (025), VT

MSA: NA

Middle Income

9677.00

BOTETOURT COUNTY (023), VA

MSA: 40220

Upper Income

0405.02

CAROLINE COUNTY (033), VA

MSA: NA

Middle Income

0306.00

CARROLL COUNTY (035), VA

MSA: NA

Middle Income

0802.00

CHARLES CITY COUNTY (036), VA

MSA: 40060

Middle Income

6001.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

Middle Income

1009.19

Upper Income

1005.09

ESSEX COUNTY (057), VA

MSA: NA

Middle Income

9507.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income >= 120%

4922.01

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0501.00 0509.00

GOOCHLAND COUNTY (075), VA

MSA: 40060

Upper Income

4001.02

HANOVER COUNTY (085), VA

MSA: 40060

Middle Income

3209.02 3212.01

Upper Income

3202.00

HENRICO COUNTY (087), VA

MSA: 40060

2023 Institution Disclosure Statement - Table 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

2001.50

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6110.20 6117.02

Upper Income

6112.02

Income Not Known

9801.00

NEW KENT COUNTY (127), VA

MSA: 40060

Middle Income

7002.00

ORANGE COUNTY (137), VA

MSA: NA

Upper Income

1101.04

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Upper Income

9014.20

ROANOKE COUNTY (161), VA

MSA: 40220

Upper Income

0306.02

ROCKINGHAM COUNTY (165), VA

MSA: 25500

2023 Institution Disclosure Statement - Table 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

0117.00

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Moderate Income

0203.04 0203.11

WASHINGTON COUNTY (191), VA

MSA: 28700

Middle Income

0106.01

HAMPTON CITY (650), VA

MSA: 47260

Middle Income

0103.04

HOPEWELL CITY (670), VA

MSA: 40060

Low Income

8203.00

MANASSAS CITY (683), VA

MSA: 47894

Moderate Income

9103.01

NEWPORT NEWS CITY (700), VA

MSA: 47260

Low Income

0312.00

Moderate Income

0314.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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Agency: OCC - 1

Institution: Santander Bank N.A.

PETERSBURG CITY (730), VA

MSA: 40060

Moderate Income

8111.00

PORTSMOUTH CITY (740), VA

MSA: 47260

Moderate Income

2127.01

RICHMOND CITY (760), VA

MSA: 40060

Low Income

0607.00

Moderate Income

0706.02

STAUNTON CITY (790), VA

MSA: 44420

Middle Income

0003.00 0006.00

SUFFOLK CITY (800), VA

MSA: 47260

Middle Income

0757.02

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Moderate Income

0408.01

Upper Income

0454.32

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

CLARK COUNTY (011), WA

MSA: 38900

Median Family Income 50-60%

0410.05 0410.10

Median Family Income 70-80%

0412.05 0413.12

Median Family Income 80-90%

0404.13

COWLITZ COUNTY (015), WA

MSA: 31020

Middle Income

0012.00

GRANT COUNTY (025), WA

MSA: NA

Upper Income

0102.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 30-40%

0290.04

Median Family Income 40-50%

0303.14

Median Family Income 60-70%

0256.01 0292.03

Median Family Income 70-80%

0262.00

Median Family Income 90-100%

0107.01

Median Family Income 110-120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000025022

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

Agency: OCC - 1

Institution: Santander Bank N.A.

0218.03

PACIFIC COUNTY (049), WA

MSA: NA

Middle Income

9508.02

PEND OREILLE COUNTY (051), WA

MSA: NA

Middle Income

9703.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 50-60%

0717.03

Median Family Income 80-90%

0733.01

Median Family Income 90-100%

0704.03 9400.02

Median Family Income >= 120%

0713.07

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 50-60%

0514.02

Median Family Income 60-70%

0538.02

Median Family Income 70-80%

0418.12

Median Family Income 80-90%

0538.01

2023 Institution Disclosure Statement - Table 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%

0521.08

SPOKANE COUNTY (063), WA

MSA: 44060

Median Family Income 50-60%

0112.03

Median Family Income 80-90%

0112.04

THURSTON COUNTY (067), WA

MSA: 36500

Moderate Income

0108.01

WHATCOM COUNTY (073), WA

MSA: 13380

Moderate Income

0007.00

Middle Income

0001.02

YAKIMA COUNTY (077), WA

MSA: 49420

Moderate Income

0015.02

GREENBRIER COUNTY (025), WV

MSA: NA

Upper Income

9504.02

HARRISON COUNTY (033), WV

MSA: NA

2023 Institution Disclosure Statement - Table 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

0320.00

RANDOLPH COUNTY (083), WV

MSA: NA

Middle Income

9664.00

ROANE COUNTY (087), WV

MSA: NA

Middle Income

9628.00

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 70-80%

0026.02

MANITOWOC COUNTY (071), WI

MSA: NA

Upper Income

0003.00

ROCK COUNTY (105), WI

MSA: 27500

Moderate Income

0006.00

ST. CROIX COUNTY (109), WI

MSA: 33460

Middle Income

1209.01

WAUKESHA COUNTY (133), WI

MSA: 33340

2023 Institution Disclosure Statement - Table 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

2038.02

ALBANY COUNTY (001), WY

MSA: NA

Middle Income

9627.00

CARBON COUNTY (007), WY

MSA: NA

Middle Income

9677.00 9678.00

LARAMIE COUNTY (021), WY

MSA: 16940

Upper Income

0020.02

NATRONA COUNTY (025), WY

MSA: 16220

Middle Income

0017.00

2023 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	4,374	4,374	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9,939	9,939	0	0.00%
Total	14,315	14,315	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.