

SANTANDER BANK N.A. ASSESSMENT AREAS

Rated Area Name	CSA Name/#	Metropolitan Statistical Area #	Multi-State MSA Name	Assessment Area Name	Metropolitan Division #	Santander AA Number	Counties in AA
Boston CSA	Boston-Worcester-Providence, MA-RI-NH (148)	14460	Boston-Cambridge-Newton MA-NH	Boston, MA	14454	1001	Norfolk, Plymouth, Suffolk
				Cambridge-Newton-Framingham, MA	15764	1002	Middlesex, Essex
				Rockingham County, NH	40484	1003	Rockingham
		39300	Providence-Warwick RI-MA	Providence-Warwick, RI-MA		1020	Bristol RI, Kent RI, Newport RI, Providence RI, Washington RI, Bristol MA
		49340	Worcester MA	Worcester, MA		1025	Worcester MA
		12700		Barnstable Town, MA		1026	Barnstable
31700		Manchester-Nashua, NH		1032	Hillsborough		
			Non-MSA NH		1033	Merrimack	
New York CSA	New York-Newark, NY-NJ-CT-PA (408)	35620	New York-Newark-Jersey City NY-NJ	New York-Jersey City-White Plains, NY-NJ	35614	1004	Bergen NJ, Hudson NJ, Passaic NJ, Bronx NY, Kings NY, New York NY, Queens NY, Richmond NY
				Nassau County-Suffolk County, NY	35004	1005	Nassau, Suffolk
				Newark, NJ	35084	1006	Essex, Hunterdon, Morris, Sussex, Union
				Lakewood-New Brunswick, NJ	29484	1037	Somerset, Middlesex, Monmouth, Ocean
		45940		Trenton-Princeton, NJ		1034	Mercer
Philadelphia CSA	Philadelphia-Reading-Camden, PA-NJ-DE-MD (428)	39740		Reading, PA		1007	Berks
		37980	Philadelphia-Camden-Wilmington PA-NJ-DE-MD	Philadelphia, PA	37964	1016	Delaware, Philadelphia
				Camden, NJ	15804	1017	Burlington, Camden
				Wilmington, DE	48864	1018	New Castle DE
				Montgomery County-Bucks County-Chester County, PA	33874	1019	Bucks, Chester, Montgomery
Hartford CSA	New Haven-Hartford-Waterbury, CT (405)	25540		Hartford-West Hartford -East Hartford, CT		1021	Capital Planning Region
		47930		Waterbury-Shelton, CT		1039	Naugatuck Valley Planning Region
Pennsylvania	Harrisburg-York-Lebanon, PA (276)	25420		Harrisburg-Carlisle, PA		1009	Cumberland, Dauphin
		49620		York-Hanover, PA		1015	York
		30140		Lebanon, PA		1011	Lebanon
		29540		Lancaster, PA		1010	Lancaster
				Non-MSA, PA		1012	Schuylkill
Massachusetts	Springfield-Amherst Town-Northampton, MA (521)			Non-MSA, MA		1027	Dukes
		44140		Springfield, MA		1028	Hampden
Florida		33100		Miami-Miami Beach-Kendall, FL	33124	1038	Miami-Dade

Note - The Bank has established 28 CRA assessment areas (AA) where the Bank has its main office, branches and deposit taking ATMs. The OCC will evaluate the Bank's CRA performance by AA and rate the bank's performance in each Rated Area.