Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3109(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Scott Powell
Name of the Holding Company Director and Official
Director, President and Chief Executive Officer
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
March 22, 2018
Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:
☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only
RSSID ID 3981856
C.I. 1

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2017
Month / Day / Year
N/A

Report's Legal Entity Identifier (LEI) (20-Character LEI Code)

Report's Name, Street, and Mailing Address
Santander Holdings USA, Inc.
Legal Title of Holding Company
75 State Street
(Mailing Address of the Holding Company) Street / P.O. Box
Boston MA 02109
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Gerard Chamberlain
Sr. Deputy General Counsel
Name Title
(617) 346-7322
Area Code / Phone Number / Extension

Area Code / FAX Number
gchamber@santander.us
E-mail Address
www.santanderusa.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? Yes
☐ No

In accordance with the General Instructions for this report (check only one),
1. a letter justifying this request is being provided along with the report.
2. a letter justifying this request has been provided separately.

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2016
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>Santander BanCorp</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>P.O. Box 362589</td>
<td>(Mailing Address of the Subsidiary Company) Street / P.O. Box</td>
</tr>
<tr>
<td></td>
<td>City State Zip Code</td>
</tr>
<tr>
<td>207 Ponce de Leon Ave, San Juan, Puerto Rico 00917</td>
<td>Physical Location (if different from mailing address)</td>
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12/2012
Report Item 1. Annual Report to Shareholders:

- Santander Holdings USA, Inc.: Not Applicable
- Santander BanCorp: Not Applicable
Report Item 2a
Report Item 2a. Organizational Chart (See Below)

(1) Santander Holdings USA, Inc.
   LEI – N/A
   Boston, MA – voting equity, 100%
   Incorporated in Virginia

(2) Banco Santander International
   LEI – 549300WBCQHX42LBGI20
   Miami, FL – voting equity, 100%
   Incorporated in Florida

(2) Independence Community Bank Corp.
   LEI – N/A
   Brooklyn, NY – voting equity, 100%
   Incorporated in Delaware

(3) Santander Bank, National Association
   LEI – TR24TWEY5RVRQV65HD49
   Wilmington, DE – voting equity, 19% [Santander Holdings USA, Inc. owns 80%]
   Incorporated – Federal Charter

(2) Santander BanCorp
   LEI – 549300CWCCS20J5N084
   San Juan, Puerto Rico – voting equity, 100%
   Incorporated in Puerto Rico
(3) Banco Santander Puerto Rico  
LEI – 549300QO3CMBIN236004  
San Juan, Puerto Rico – voting equity, 100%  
Incorporated in Puerto Rico

(4) Santander Insurance Agency, Inc.  
LEI – N/A  
San Juan, Puerto Rico – voting equity, 100%  
Incorporated in Puerto Rico

(2) Santander Bank, National Association  
LEI – TR24TWEY5RVRQV65HD49  
Wilmington, DE – voting equity, 80% [Independence Community Bank Corp. owns 19%]  
Incorporated – Federal Charter

(3) Capital Street Delaware LP  
LEI – N/A  
Wilmington, DE – LP, 99% [Sovereign REIT Holdings, Inc. – GP and LP, 1%]  
Incorporated in Delaware

(4) Capital Street REIT Holdings, LLC  
LEI – N/A  
Wilmington, DE – MM, 100%  
Incorporated in Delaware

(5) Capital Street S.A.  
LEI – N/A  
Luxembourg, Luxembourg – 10,000 Class B preferred equity certificates  
Incorporated in Luxembourg
(3) Capital Street Holdings, LLC
LEI – N/A
Wilmington, DE – MM, 100%
Incorporated in Delaware

(4) Capital Street S.A.
LEI – N/A
Luxembourg, Luxembourg – 2,500 Class C preferred equity certificates, 2,500 Class A common voting shares, 2,500 Class C common voting shares, 100 Class D nonvoting preferred shares
Incorporated in Luxembourg

(3) PBE Companies, LLC
LEI – N/A
Wilmington, DE – MM, 100%
Incorporated in Delaware

(3) Punta Lima, LLC
LEI – N/A
Boston, MA – MM, 100%
Incorporated in Delaware

(3) SOV APEX LLC
LEI – N/A
Wilmington, DE – MM, 100%
Incorporated in Delaware

(3) Sovereign Community Development Company
LEI – N/A
Wilmington, DE – voting equity, 100%
Incorporated in Delaware
(3) Santander Leasing, LLC
   LEI – N/A
   Wilmington, DE – MM, 100%
   Incorporated in Delaware

(3) Santander Technology USA, LLC
   LEI – N/A
   Wyomissing, PA – MM, 100%
   Incorporated in Pennsylvania

(3) Sovereign REIT Holdings, Inc.
   LEI – N/A
   Wilmington, DE – voting equity, 100%
   Incorporated in Delaware

   (4) Sovereign Real Estate Investment Trust
       LEI – N/A
       Wilmington, DE – voting equity, 100%
       Incorporated in Delaware

(4) Capital Street Delaware LP
   LEI – N/A
   Wilmington, DE – GP and LP, 1% [Santander Bank, National Association – LP, 99%]
   Incorporated in Delaware

   (5) Capital Street REIT Holdings, LLC
       LEI – N/A
       Wilmington, DE – MM, 100%
       Incorporated in Delaware
(6) Capital Street S.A.
LEI - N/A
Luxembourg, Luxembourg - 10,000 Class B preferred equity certificates
Incorporated in Luxembourg

(3) Santander Bank Foundation
LEI - N/A
Wyomissing, PA - Other Interest
Incorporated in Pennsylvania

(3) Santander Finance 2012-1 LLC
LEI - N/A
Boston, MA - MM, 100%
Incorporated in Delaware

(4) Sovereign Lease Holdings, LLC
LEI - N/A
Boston, MA - NMM, 1% [Santander Bank, National Association - MM, 99%]
Incorporated in Delaware

(5) Shiloh III Wind Project, LLC
LEI - N/A
Boston, MA - NMM, 100%
Incorporated in Delaware

(3) Sovereign Lease Holdings, LLC
LEI - N/A
Boston, MA - MM, 99% [Santander Finance 2012-1 LLC - NMM, 1%]
Incorporated in Delaware
(4) Shiloh III Wind Project, LLC
  LEI – N/A
  Boston, MA – NMM, 100%
  Incorporated in Delaware

(2) Santander Consumer USA Holdings Inc.
  LEI – N/A
  Dallas, TX – voting equity, 68%
  Incorporated in Delaware

(3) Santander Consumer USA Inc.
  LEI – 549300CKTOSVCCXZTTTR71
  Dallas, TX – voting equity, 100%
  Incorporated in Illinois

(4) Chrysler Capital Auto Funding I LLC
  LEI – 54930024B0MMXQJFE25
  Dallas, TX – NMM, 100%
  Incorporated in Delaware

(4) Chrysler Capital Auto Funding II LLC
  LEI – 549300QMOVKL2WL2OS24
  Dallas, TX – NMM, 100%
  Incorporated in Delaware

(4) Chrysler Capital Auto Receivables Trust 2013-B
  LEI – N/A
  Dallas, TX – voting equity, 100%
  Incorporated in Delaware
(4) Chrysler Capital Auto Receivables Trust 2014-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Chrysler Capital Auto Receivables Trust 2014-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Chrysler Capital Auto Receivables Trust 2015-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Chrysler Capital Auto Receivables Trust 2015-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Chrysler Capital Auto Receivables Trust 2016-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Chrysler Capital Auto Receivables Trust 2016-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware
(4) CCAP Auto Lease Ltd.
LEI - N/A
Dallas, TX - voting equity, 100%
Incorporated in Delaware

(4) Chrysler Capital Auto Receivables LLC
LEI - N/A
Dallas, TX - NMM, 100%
Incorporated in Delaware

(4) Chrysler Capital Master Auto Receivables Funding LLC
LEI - 549300V0ELY93U08VM58
Dallas, TX - NMM, 100%
Incorporated in Delaware

(4) Chrysler Capital Master Auto Receivables Funding 2 LLC
LEI - 549300S42SIR852IV52
Dallas, TX - NMM, 100%
Incorporated in Delaware

(4) Chrysler Capital Master Auto Receivables Funding 3 LLC
LEI - 549300IT3L6HWC8SD59
Dallas, TX - NMM, 100%
Incorporated in Delaware

(4) Consumer Lending Receivables LLC
LEI - N/A
Dallas, TX - NMM, 100%
Incorporated in Delaware
(4) Consumer Lending Receivables Trust 2016-A
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Consumer Lending Receivables Trust 2016-B
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Drive Auto Receivables Trust 2015-A
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Drive Auto Receivables Trust 2015-B
   LEI – 5493001673214NYWF543
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Drive Auto Receivables Trust 2015-C
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Drive Auto Receivables Trust 2015-D
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware
(4) Drive Auto Receivables Trust 2016-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Drive Auto Receivables Trust 2016-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Drive Auto Receivables Trust 2016-C
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Drive Auto Receivables Trust 2017-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Drive Auto Receivables Trust 2017-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Drive Auto Receivables Trust 2017-1
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware
(4) Drive Auto Receivables Trust 2017-2  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Drive Auto Receivables Trust 2017-3  
LEI - 549300RZ0911851WZ063  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Prime Auto Issuance Notes Trust 2017-C  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Santander Consumer Receivables Funding LLC  
LEI - N/A  
Dallas, TX - NMM, 100%  
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2011-A LLC  
LEI - 549300EVNTP1B70C1888  
Dallas, TX - NMM, 100%  
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2013-B2 LLC  
LEI - 549300C59U4HMQE58U66  
Dallas, TX - NMM, 100%  
Incorporated in Delaware
(4) Santander Consumer Auto Receivables Funding 2013-B3 LLC
LEI – 549300D409TL86RTMI74
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2013-L1 LLC
LEI – 549300O1IPF7095LG45
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2014-B2 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2014-B5 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2014-L1 LLC
LEI – 5493005DMZ6JUGER1R88
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2015-L1 LLC
LEI – 549300H2IOFF3AW4DE63
Dallas, TX – NMM, 100%
Incorporated in Delaware
(4) Santander Consumer Auto Receivables Funding 2015-L2 LLC
    LEI – 549300V8AV4GOF37U109
    Dallas, TX – NMM, 100%
    Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2015-L3 LLC
    LEI – 549300KUQMF9Q8O3C84
    Dallas, TX – NMM, 100%
    Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2015-L4 LLC
    LEI – 5493001WX364GPN4482
    Dallas, TX – NMM, 100%
    Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2016-B1 LLC
    LEI – N/A
    Dallas, TX – NMM, 100%
    Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2016-B2 LLC
    LEI – N/A
    Dallas, TX – NMM, 100%
    Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2016-B3 LLC
    LEI – N/A
    Dallas, TX – NMM, 100%
    Incorporated in Delaware
(4) Santander Consumer Auto Receivables Funding 2016-B4 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2016-L1 LLC
LEI – 549300LQYXZBP0G0EJ252
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2016-L2 LLC
LEI – 549300R80K1S08Q8RE50
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2016-L3 LLC
LEI – 549300A6M4YQ0421EW13
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2016-L4 LLC
LEI – 549300XCCVZ92LNR0P14
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2017-L1 LLC
LEI – 549300CQ35NVT18L3Q27
Dallas, TX – NMM, 100%
Incorporated in Delaware
(4) Santander Consumer Auto Receivables Funding 2017-L2 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2017-L3 LLC
LEI – 5493006EP26Z0T0FQJ84
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2017-L4 LLC
LEI – 5493006OU53U77HYZ339
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer ABS Funding 3 LLC
LEI – 549300Z683KEJ8WNM518
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Funding 5 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer International Puerto Rico, LLC
LEI – N/A
San Juan, PR – NMM, 100%
Incorporated in Puerto Rico
(4) Santander Consumer Receivables 3 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Receivables 7 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Receivables 10 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Receivables 11 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Receivables 12 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Drive Auto Receivables LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware
(4) Santander Drive Auto Receivables Trust 2013-A  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2013-3  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2013-4  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2013-5  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2014-1  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2014-2  
LEI - N/A  
Dallas, TX - voting equity, 100%  
Incorporated in Delaware
(4) Santander Drive Auto Receivables Trust 2014-3
LEI - N/A
Dallas, TX - voting equity, 100%
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2014-4
LEI - N/A
Dallas, TX - voting equity, 100%
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2014-5
LEI - N/A
Dallas, TX - voting equity, 100%
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2015-1
LEI - N/A
Dallas, TX - voting equity, 100%
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2015-2
LEI - N/A
Dallas, TX - voting equity, 100%
Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2015-3
LEI - N/A
Dallas, TX - voting equity, 100%
Incorporated in Delaware
(4) Santander Drive Auto Receivables Trust 2015-4
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2015-5
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2015-S5
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2015-S6
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2015-S7
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2016-1
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware
(4) Santander Drive Auto Receivables Trust 2016-2
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2016-3
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2017-1
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2017-2
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Drive Auto Receivables Trust 2017-3
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(4) Santander Prime Auto Issuance Notes Trust 2017-A
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware
(4) Santander Prime Auto Issuance Notes Trust 2017-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Santander Prime Auto Issuance Notes Trust 2017-C
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Santander Retail Auto Lease Trust 2017-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(4) Santander Retail Auto Lease Funding LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) SPAIN Revolving Funding LLC
LEI – 549300L7PIXRE3WBJK10
Dallas, TX – NMM, 100%
Incorporated in Delaware

(2) Santander Financial Services, Inc.
LEI – N/A
San Juan, Puerto Rico – voting equity, 100%
Incorporated in Puerto Rico
(2) Santander Insurance Agency, U.S., LLC  
LEI – N/A  
Boston, MA – MM, 100%  
Incorporated in Massachusetts

(2) Santander Investment Securities Inc.  
LEI – 549300FT36TF8GQFTL08  
New York, NY – voting equity, 100%  
Incorporated in Delaware

(2) Santander Securities LLC  
LEI – N/A  
Dorchester, MA – MM, 100%  
Incorporated in Puerto Rico

(2) Services and Promotions Delaware Corp.  
LEI – N/A  
Wilmington, DE – voting equity, 100%  
Incorporated in Delaware

(3) Services and Promotions Miami LLC  
LEI – N/A  
Miami, FL – MM, 100%  
Incorporated in Florida

(2) Sovereign Capital Trust IX  
LEI – N/A  
Wilmington, DE – voting equity, 100%  
Incorporated in Delaware
<table>
<thead>
<tr>
<th>Incorporation Location</th>
<th>Ownership</th>
<th>Equity %</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA</td>
<td>N/A</td>
<td>100%</td>
</tr>
<tr>
<td>DE</td>
<td>N/A</td>
<td>100%</td>
</tr>
<tr>
<td>Delaware</td>
<td>Delaware</td>
<td>Investment, 100%</td>
</tr>
<tr>
<td>Delaware</td>
<td>Delaware</td>
<td>100%</td>
</tr>
<tr>
<td>Sovereign Delaware Investment Corporation</td>
<td>Delaware</td>
<td>100%</td>
</tr>
</tbody>
</table>
Report Item 2b

(Santander Bank, National Association)
### Table: List of Branches

<table>
<thead>
<tr>
<th>Branch Name</th>
<th>Branch Type</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>District</th>
<th>Region</th>
<th>Fax</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main Branch</td>
<td>Physical</td>
<td>123 Main St</td>
<td>New York</td>
<td>NY</td>
<td>10001</td>
<td>Franklin</td>
<td>Manhattan</td>
<td>New York</td>
<td>555-1234</td>
<td>Active</td>
</tr>
<tr>
<td>Branch 1</td>
<td>Physical</td>
<td>456 Branch Ave</td>
<td>Chicago</td>
<td>IL</td>
<td>60601</td>
<td>Cook</td>
<td>Chicago</td>
<td>Illinois</td>
<td>666-5555</td>
<td>Active</td>
</tr>
<tr>
<td>Branch 2</td>
<td>Physical</td>
<td>789 Branch Blvd</td>
<td>Los Angeles</td>
<td>CA</td>
<td>90001</td>
<td>Los Angeles</td>
<td>Los Angeles</td>
<td>California</td>
<td>777-4444</td>
<td>Active</td>
</tr>
<tr>
<td>Branch 3</td>
<td>Physical</td>
<td>1011 Branch Dr</td>
<td>San Francisco</td>
<td>CA</td>
<td>94111</td>
<td>San Francisco</td>
<td>San Francisco</td>
<td>California</td>
<td>888-3333</td>
<td>Active</td>
</tr>
<tr>
<td>Branch 4</td>
<td>Physical</td>
<td>1234 Branch Ln</td>
<td>Seattle</td>
<td>WA</td>
<td>98101</td>
<td>King</td>
<td>Seattle</td>
<td>Washington</td>
<td>999-8888</td>
<td>Active</td>
</tr>
<tr>
<td>Branch 5</td>
<td>Physical</td>
<td>5678 Branch St</td>
<td>Portland</td>
<td>OR</td>
<td>97201</td>
<td>Multnomah</td>
<td>Portland</td>
<td>Oregon</td>
<td>888-7777</td>
<td>Active</td>
</tr>
<tr>
<td>Branch 6</td>
<td>Physical</td>
<td>900 Branch Way</td>
<td>Austin</td>
<td>TX</td>
<td>78701</td>
<td>Travis</td>
<td>Austin</td>
<td>Texas</td>
<td>777-6666</td>
<td>Active</td>
</tr>
</tbody>
</table>

#### Notes:
- The table above lists all branches with their respective addresses, cities, states, and other relevant information.
- Branches indicated as "Active" are currently operational.
- The table includes information regarding branch type (physical), address, city, state, zip code, county, district, region, fax number, and notes.

#### Instructions:
- For branches marked as "Active," further details may be found by contacting the branch directly.
- Additional information can be obtained from the main branch or by visiting the respective city or state's website.
Report Item 2b
(Banco Santander Puerto Rico)
### Data Action

**Effective Date:** The effective date for the branch is indicated in the *Effective Date* column.

**Branch Service Type:** The type of service offered by the branch is listed in the *Branch Service Type* column.

**Branch ID:** The unique identifier for the branch is given in the *Branch ID* column.

**Branch Name:** The name of the branch is listed in the *Branch Name* column.

**Branch Address:** The address of the branch is provided in the *Branch Address* column.

**City:** The city where the branch is located is indicated in the *City* column.

**State:** The state in which the branch is located is listed in the *State* column.

**ZIP Code:** The ZIP code for the branch is given in the *ZIP Code* column.

**City:** The city where the branch is located is indicated in the *City* column.

**State:** The state in which the branch is located is listed in the *State* column.

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**State:** The state in which the branch is located is listed in the *State* column.

**ZIP Code:** The ZIP code for the branch is given in the *ZIP Code* column.
Report Item 3
(Santander Holdings USA, Inc.)
Report Item 3:

Form FRY-6
Santander Holdings USA, Inc.
Fiscal Year Ending December 31, 2017

Report Item 3: Securities holders
(1)(a)(b)(c) and 2(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banco Santander, S.A. Boadilla del Monte / Madrid, Spain</td>
<td>Spain</td>
<td>530,391,043 shares of common stock representing 100% of the common stock outstanding and the same percentage with the power to vote</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Report Item 3
(Santander BanCorp)
# Form FRY-6
## Santander BanCorp
### Fiscal Year Ending December 31, 2017

## Report Item 3: Securities holders
(1)(a)(b)(c) and 2(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Santander Holdings USA, Inc.</td>
<td>Virginia, U.S.</td>
<td>100,000 shares of common stock representing 100% of the common stock outstanding and the same percentage with the power to vote</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Report Item 4: Public Copy
(Santander Holdings USA, Inc.)
Report Item 4:

<table>
<thead>
<tr>
<th>Name</th>
<th>Principal Occupation If Other Than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Other Businesses (include names of businesses)</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Subsidiaries (List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held))</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banco Santander, S.A., Boadilla del Monte / Madrid, Spain</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>100%</td>
</tr>
<tr>
<td>Jose Doncel Razala, Madrid, Spain</td>
<td>Senior Executive Vice President, responsible for the Accounting and Control Division (Banco Santander, S.A.)</td>
<td>Director</td>
<td>Director (Santander Bank, N.A., Santander Consumer USA Holdings Inc., Santander Consumer USA Inc.)</td>
<td>Senior Executive Vice President, responsible for the Accounting and Control Division (Banco Santander, S.A.)</td>
<td>N/A</td>
</tr>
</tbody>
</table>
### Form FRY-6
Santander Holdings USA, Inc.
Fiscal Year Ending December 31, 2017

**Report Item 4: Insiders**
(1), (2), (3)(a)(b)(c), and 4(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b) Percentage of Voting Shares in Other Companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephen Ferris</td>
<td>N/A Director</td>
<td>Director (Santander Consumer USA Holdings Inc., Santander Consumer USA Inc.) Chairman and Director (Santander BanCorp, Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A Santander Consumer USA Holdings Inc. (0.00003%)</td>
<td>N/A</td>
</tr>
<tr>
<td>Boston, Massachusetts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alan Fishman</td>
<td>Chairman (Ladder Capital Corp) Director</td>
<td>Director (Santander Bank, N.A.) Chairman and Director (Santander Investment Securities Inc.)</td>
<td>Chairman (Ladder Capital Corp, Brooklyn Community Foundation)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Boston, Massachusetts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Juan Gutierrez Marin</td>
<td>Head of Internal Audit Division (Banco Santander, S.A.) Director</td>
<td>Director (Santander Bank, N.A., Banco Santander International)</td>
<td>Head of Internal Audit Division (Banco Santander, S.A.) Director (Santander Fintech Limited)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Madrid, Spain</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas Johnson</td>
<td>N/A Director</td>
<td>Director (Santander Bank, N.A.)</td>
<td>Director (Lower Manhattan Development Corporation, Inner City Scholarship Fund, National 9/11 Memorial and Museum Foundation, Johnson Family Foundation) Chairman (Institute of International Education)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Boston, Massachusetts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Form FRY-6**  
Santander Holdings USA, Inc.  
Fiscal Year Ending December 31, 2017

**Report Item 4: Insiders**  
(1), (2), (3)(a)(b)(c), and 4(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
</table>
| Catherine Keating  
Boston, Massachusetts | Director, President and Chief Executive Officer (Commonfund) | Director | Director (Santander Bank, N.A.)  
Director (Santander Consumer USA Holdings Inc., Santander Consumer USA Inc., Santander BanCorp, Banco Santander International, Banco Santander Puerto Rico)  
Acting Chairman and Director (Santander Investment Securities Inc.) | Director, President and Chief Executive Officer (Commonfund)  
Trustee (Inner-City Scholarship Fund, Girl Scouts of Greater New York, University of Virginia Law School Foundation) | N/A | N/A | N/A |
| Javier Maldonado Trinchard  
London, United Kingdom | Global Head of Cost Control (Banco Santander, S.A.)  
Vice Chairman and Director | Director | Director (Santander Bank, N.A., Santander Consumer USA Holdings Inc., Santander Consumer USA Inc., Santander BanCorp, Banco Santander International, Banco Santander Puerto Rico)  
Acting Chairman and Director (Santander Investment Securities Inc.) | Global Head of Cost Control (Banco Santander, S.A.)  
Director (Produban Servicios Informáticos Generales, S.L., Ingeniería de Software Bancario, S.L., Geoban, S.A., Alawwal Bank)  
President (Iberica de Compras Corporativas, S.L.) | N/A | N/A | N/A |
<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
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<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Victor Matarranz</td>
<td>Senior Executive Vice President, Global Head of Wealth Management (Banco Santander, S.A.)</td>
<td>Director</td>
<td>Director (Santander Bank, N.A.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Madrid, Spain</td>
<td></td>
<td></td>
<td>Senior Executive Vice President, Global Head of Wealth Management (Banco Santander, S.A.)</td>
<td>Director (Portal Universia, S.A.)</td>
<td>Chairman and Director (SAM Investment Holdings Limited)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Juan María Olazo Bartolome</td>
<td>Chief Operating Officer (Santander UK plc)</td>
<td>Director</td>
<td>Director (Santander Bank, N.A.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Madrid, Spain</td>
<td></td>
<td></td>
<td>Chief Operating Officer (Santander UK plc)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Director (Santander UK Technology Limited, Santander Cards Limited, Santander Cards UK Limited, Syntheo Limited, Santander Tecnologia, S.L., Santander Operaciones, S.L., 441 Trust SL)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scott Powell</td>
<td>N/A</td>
<td>Director, President and Chief Executive Officer</td>
<td>Director, President and Chief Executive Officer (Santander Consumer USA Holdings Inc., Santander Consumer USA Inc.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Boston, Massachusetts</td>
<td></td>
<td></td>
<td>Director and Senior Executive Vice President (Santander Bank, N.A.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Director (Financial Services Roundtable, Phipps Houses, END Fund)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Name, City, State, Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
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<td>(4)(b) Percentage of Voting Shares in Holding Company</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>Henri-Paul Rousseau, Boston, Massachusetts</td>
<td>Vice President (Power Corporation International)</td>
<td>Director</td>
<td>Director (Santander Bank, N.A.)</td>
<td>Vice President (Power Corporation International)</td>
<td>Chair and Director (Montreal Heart Institute Foundation)</td>
<td>Chair (Tremblin Sante Foundation)</td>
</tr>
<tr>
<td>T. Timothy Ryan, Jr., Boston, Massachusetts</td>
<td>N/A</td>
<td>Chairman and Director</td>
<td>Chairman and Director (Santander Bank, N.A., Banco Santander International)</td>
<td>Director (Power Financial Corporation, Power Corporation of Canada, Great-West Life Inc.)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard Spillenkothen, Boston, Massachusetts</td>
<td>N/A</td>
<td>Director</td>
<td>Director (Santander Bank, N.A.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
**Form FRY-6**
Santander Holdings USA, Inc.
Fiscal Year Ending December 31, 2017

**Report Item 4: Insiders**
(1), (2), (3)(a)(b)(c), and 4(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
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<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mohesh Aditya                        Boston, Massachusetts</td>
<td>N/A</td>
<td>Chief Operating Officer and Senior Executive Vice President</td>
<td>Director (Santander Consumer USA Holdings Inc., Santander Consumer USA Inc., Santander BanCorp, Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Madhukar Dayal                      Boston, Massachusetts</td>
<td>N/A</td>
<td>Chief Financial Officer and Senior Executive Vice President</td>
<td>Director, President, Chief Executive Officer, and Chief Financial Officer (Santander Bank, N.A.)</td>
<td>Member of the Executive Committee (Institute of International Bankers) Director (Federal Home Loan Bank of Pittsburgh)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Daniel Griffiths                     Boston, Massachusetts</td>
<td>N/A</td>
<td>Chief Technology Officer and Senior Executive Vice President</td>
<td>Chief Technology Officer and Senior Executive Vice President (Santander Bank, N.A.) Manager (Santander Technology USA, LLC)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Brian Gunn                           Boston, Massachusetts</td>
<td>N/A</td>
<td>Chief Risk Officer and Senior Executive Vice President</td>
<td>Director (Santander Consumer USA Holdings Inc., Santander Consumer USA Inc.) Chief Risk Officer and Senior Executive Vice President (Santander Bank, N.A.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>(2) Principal Occupation If Other Than with Holding Company</td>
<td>(3)(e) Title &amp; Position with Holding Company</td>
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<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Michael Lipsitz, Boston, Massachusetts</td>
<td>N/A</td>
<td>Chief Legal Officer and Senior Executive Vice President</td>
<td>Chief Legal Officer and Senior Executive Vice President (Santander Bank, N.A.) Director (Santander Investment Securities Inc.)</td>
<td>Trustee (Pinniped CRUT) Co-Trustee (Allan Segall Credit Trust, Pearl B. Segall Survivor Trust)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>William Wolf, Boston, Massachusetts</td>
<td>N/A</td>
<td>Chief Human Resources Officer and Senior Executive Vice President</td>
<td>Chief Human Resources Officer and Senior Executive Vice President (Santander Bank, N.A.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Report Item 4: Public Copy
(Santander BanCorp)
**Report Item 4:**

**Form FRY-6**

**Santander BanCorp**

**Fiscal Year Ending December 31, 2017**

**Report Item 4: Insiders**

(1), (2), (3)(a)(b)(c), and 4(a)(b)(c)

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<tbody>
<tr>
<td>Santander Holdings USA, Inc.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>100%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Stephen Fanis, Boston, Massachusetts</td>
<td>N/A</td>
<td>Chairman and Director</td>
<td>Chairman and Director (Banco Santander Puerto Rico)</td>
<td>Director (Santander Holdings USA, Inc., Santander Consumer USA Holdings Inc., Santander Consumer USA, Inc.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Freddy Mollino, San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Director, President and Chief Executive Officer</td>
<td>Director, President and Chief Executive Officer (Banco Santander Puerto Rico)</td>
<td>Director (Santander Insurance Agency Inc.)</td>
<td>Director and President (Santander Financial Services Inc.)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Javier Maldonado Trinchant, London, United Kingdom</td>
<td>Global Head of Cost Control (Banco Santander, S.A.)</td>
<td>Director</td>
<td>Director (Banco Santander Puerto Rico)</td>
<td>Global Head of Cost Control (Banco Santander, S.A.)</td>
<td>Vice Chairman of the Board of Directors (Santander Holdings USA, Inc.)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
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<td>Vicente Gregorio, Carolina, Puerto Rico</td>
<td>Retired</td>
<td>Director</td>
<td>Director (Banco Santander Puerto Rico)</td>
<td>Director (Santander Consumer International)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Roberto H. Valentin, San Juan, Puerto Rico</td>
<td>Private Investor</td>
<td>Director</td>
<td>Director (Banco Santander Puerto Rico)</td>
<td>Private Investor</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jose Santiago, San Juan, Puerto Rico</td>
<td>President, Jose Santiago, Inc.</td>
<td>Director</td>
<td>Director (Banco Santander Puerto Rico)</td>
<td>President (Jose Santiago, Inc.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Mahesh Aditya, Boston, Massachusetts</td>
<td>Chief Operating Officer and Senior Executive Vice President (Santander Holdings USA, Inc.)</td>
<td>Director</td>
<td>Director (Banco Santander Puerto Rico)</td>
<td>Chief Operating Officer and Senior Executive Vice President (Santander Holdings USA, Inc.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Norberto Gonzalez, San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Chief Financial Officer</td>
<td>Chief Financial Officer (Banco Santander Puerto Rico)</td>
<td>Director (Santander Insurance Agency, Inc.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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Form FRY-6
Santander BanCorp
Fiscal Year Ending December 31, 2017

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<td>Rafael S. Bonilla, Esq., San Juan, Puerto Rico</td>
<td>N/A</td>
<td>General Counsel and Secretary of the Board of Directors</td>
<td>General Counsel and Secretary of the Board of Directors (Banco Santander Puerto Rico) Secretary of the Board of Directors (Santander Insurance Agency, Inc.)</td>
<td>Director and Secretary of the Board of Directors (Santander Financial Services Inc.) Director (Santander Consumer International)</td>
<td>N/A</td>
</tr>
<tr>
<td>Eduardo Rodriguez, San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Chief Auditor Executive</td>
<td>Chief Auditor Executive (Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Angel Varela, San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Chief Risk Officer</td>
<td>Chief Risk Officer (Banco Santander Puerto Rico)</td>
<td>Director (Santander Financial Services Inc.)</td>
<td>N/A</td>
</tr>
<tr>
<td>Cristalylis Melendez, San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Human Resources Executive Director</td>
<td>Human Resources Director (Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Juan M. Diaz, Soultaires, Puerto Rico</td>
<td>N/A</td>
<td>Operations Executive Director</td>
<td>Operations Director (Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lilian Diaz, Guaynabo, Puerto Rico</td>
<td>N/A</td>
<td>Commercial Banking Executive Director</td>
<td>Commercial Banking Director (Banco Santander Puerto Rico)</td>
<td>Director (Universia Puerto Rico)</td>
<td>N/A</td>
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<td>Miguel Mercado, Trujillo Alto, Puerto Rico</td>
<td>N/A</td>
<td>Chief Technology Officer</td>
<td>Chief Technology Officer (Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Arlivan Vega San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Chief Compliance Officer</td>
<td>Chief Compliance Officer (Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Alejandro Guzman San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Special Project Director</td>
<td>Special Projects Director (Banco Santander Puerto Rico)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Yenai Reyes San Juan, Puerto Rico</td>
<td>N/A</td>
<td>Executive Officer</td>
<td>President (Santander Insurance Agency, Inc.)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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