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. §§ 3105(a) and 3108(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, 156, 312, 618, and 800 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1860a(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. Timothy Wennes
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 281, 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

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

RSSD ID
C.I.

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, 2021
Month / Day / Year

N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter'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

gchamber@santander.us
E-mail Address

www.santanderus.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 1 = Yes 0 = 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 1.3 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.

12/2019
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>Legal Title of Subsidiary Holding Company</th>
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</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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</table>
Report Item 1. Annual Report to Shareholders:

- Santander Holdings USA, Inc.: 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 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) 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, 80%
Incorporated in Delaware

(3) Santander Consumer USA Inc.
LEI – 549300CKTOSVCXZTTR71
Dallas, TX – voting equity, 100%
Incorporated in Illinois

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

(4) Chrysler Capital Auto Funding II LLC
LEI – 549300QMOVKL2WL2OS24
Dallas, TX – NMM, 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 – 549300S428SIR8521V52  
Dallas, TX – NMM, 100%  
Incorporated in Delaware

(4) Chrysler Capital Master Auto Receivables Funding 4 LLC  
LEI – 5493005UNI87WCB77S84  
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 2017-3
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

(5) Santander Consumer Auto Receivables Trust 2020-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Grantor Trust 2020-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Trust 2020-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Grantor Trust 2020-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Trust 2021-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware
(5) Santander Consumer Auto Receivables Grantor Trust 2021-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Trust 2021-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Grantor Trust 2021-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Trust 2021-C
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Consumer Auto Receivables Grantor Trust 2021-C
LEI – N/A
Dallas, TX – voting equity, 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 2018-L1 LLC
LEI – 54930075Z52JQX1BGJ97
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2018-L3 LLC
LEI – 5493001K37OKH2Q7IA03
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2018-L5 LLC
LEI – 549300IGO47NZKQBJV55
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2019-B1 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2019-L2 LLC
LEI – 54930052X4YLE3KA5R41
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2019-L3 LLC
LEI – 549300RSLE2TO02V5B40
Dallas, TX – NMM, 100%
Incorporated in Delaware
(4) Santander Consumer Auto Receivables Funding 2020-B1 LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2020-L1 LLC
LEI – 2549002OUURFNFWM5X33
Dallas, TX – NMM, 100%
Incorporated in Delaware

(4) Santander Consumer Auto Receivables Funding 2020-L2 LLC
LEI – 254900W81K1S36VU5381
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 Drive Auto Receivables LLC
    LEI – N/A
    Dallas, TX – NMM, 100%
    Incorporated in Delaware

(5) Drive Auto Receivables Trust 2018-1
    LEI – N/A
    Dallas, TX – voting equity, 100%
    Incorporated in Delaware

(5) Drive Auto Receivables Trust 2018-2
    LEI – N/A
    Dallas, TX – voting equity, 100%
    Incorporated in Delaware

(5) Drive Auto Receivables Trust 2018-3
    LEI – N/A
    Dallas, TX – voting equity, 100%
    Incorporated in Delaware

(5) Drive Auto Receivables Trust 2018-4
    LEI – N/A
    Dallas, TX – voting equity, 100%
    Incorporated in Delaware
(5) Drive Auto Receivables Trust 2018-5
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2019-1
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2019-2
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2019-3
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2019-4
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2020-1
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware
(5) Drive Auto Receivables Trust 2020-2
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2021-1
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2021-2
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Drive Auto Receivables Trust 2021-3
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2018-1
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2018-2
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2018-3
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware
(5) Santander Drive Auto Receivables Trust 2018-4
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2018-5
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2019-1
   LEI – N/A
   Dallas, TX – voting equity, 100%
   Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2019-2
   LEI – N/A
   Dallas, TX – voting equity, 100%
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(5) Santander Drive Auto Receivables Trust 2019-3
   LEI – N/A
   Dallas, TX – voting equity, 100%
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(5) Santander Drive Auto Receivables Trust 2020-1
   LEI – N/A
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   Incorporated in Delaware
(5) Santander Drive Auto Receivables Trust 2020-2
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2020-3
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2020-4
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2021-1
LEI – N/A
Dallas, TX – voting equity, 100%
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(5) Santander Drive Auto Receivables Trust 2021-2
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2021-3
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Drive Auto Receivables Trust 2021-4
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware
(5) Santander Revolving Auto Loan Trust 2019-A
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 Retail Auto Lease Funding LLC
LEI – N/A
Dallas, TX – NMM, 100%
Incorporated in Delaware

(5) Santander Retail Auto Lease Trust 2019-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Retail Auto Lease Trust 2019-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Retail Auto Lease Trust 2019-C
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware
(5) Santander Retail Auto Lease Trust 2020-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Retail Auto Lease Trust 2020-B
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(5) Santander Retail Auto Lease Trust 2021-A
LEI – N/A
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(5) Santander Retail Auto Lease Trust 2021-B
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) Santander Retail Auto Lease Trust 2021-C
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(5) PRST 2019-A
LEI – N/A
Dallas, TX – voting equity, 100%
Incorporated in Delaware

(2) Santander Financial Services, Inc.
LEI – N/A
San Juan, Puerto Rico – voting equity, 100%
Incorporated in Puerto Rico
(3) Santander Asset Management, LLC
   LEI – N/A
   Guaynabo, Puerto Rico – MM, 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 Delaware Investment Corporation  
   LEI – N/A  
   Wilmington, DE – voting equity, 100%  
   Incorporated in Delaware

(2) Waypoint Insurance Group, Inc.  
   LEI – N/A  
   York, PA – voting equity, 100%  
   Incorporated in Pennsylvania
Report Item 2b
(Santander Bank, National Association)
null
Report Item 2b

(Banco Santander International)
Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.

Change: If the branch information is incorrect or incomplete, note the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the date of closure in the Effective Date column.

New: If a branch listed was newly owned by this depository institution, enter 'New' in the Data Action column.

Add: If a reportable branch is missing, insert a new row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Requirements

When you are finished, send a saved copy to your FIN contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FIN contact, put your institution name, city and state in the subject line of the e-mail.

Note

To satisfy the FFIEC reporting requirements, you must also submit FFIEC H.89 Domestic Branch schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FFIEC H.89 report may be submitted in a hardcopy format or via the FFIEC H.89 Online application - https://ffieclinear.ffiec.gov.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
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Report Item 3
(Santander Holdings USA, Inc.)
Report Item 3: Securities holders
(1)(a)(b)(c) and 2(a)(b)(c)

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<th>(1)(a)</th>
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<th>(2)(a)</th>
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<td>Name,</td>
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<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name, City, State, Country</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
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<td>Banco Santander, S.A. Boadilla del Monte / Madrid, Spain</td>
<td>Spain</td>
<td>530,391,043 common shares representing 100% of the outstanding common shares and the same percentage with the power to vote</td>
<td>N/A</td>
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Report Item 4: Public Copy

(Santander Holdings USA, Inc.)
Report Item 4:

### Report Item 4: Insiders

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

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<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 Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of 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>
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<td>Banco Santander, S.A. Boadilla del Monte / Madrid, Spain</td>
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<tr>
<td>Ana Botin Madrid, Spain</td>
<td>Director and Executive Chairman (Banco Santander, S.A.)</td>
<td>Director (Santander Bank, N.A.)</td>
<td>Director and Executive Chairman (Banco Santander, S.A.)</td>
<td>Director (The Coca Cola Company)</td>
<td>Chairman and Director (Universia Espana Red De Universidades, S.A., Universia Holding, S.L.)</td>
<td>Chairman (European Banking Federation, PagoNxt, S.L.)</td>
<td>Chairman of the Board of Trustees (Fundacion Conocimiento y Desarrollo, Fundacion Empieza por Educar, Fundacion Empresa y Crecimiento)</td>
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<td>City, Country</td>
<td>Position, Other Details</td>
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<td>Ana Botin</td>
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<td>Member of the Advisory Board (Massachusetts Institute of Technology)</td>
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<td>Vice President of the Executive Committee (World Business Council for Sustainable Development)</td>
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<td>Member of the Board and Executive Committee (Institute of International Finance)</td>
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<tr>
<td>Stephen Ferriss</td>
<td>Boston, Massachusetts</td>
<td>Director, Director and Vice Chairman (Santander Consumer USA Holdings Inc.)</td>
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<td>Director (Banco Santander International)</td>
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<td>Alan Fishman</td>
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<td>Chairman and Director, Executive President and Chief Executive Officer (Banco Santander Mexico, S.A.)</td>
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<td>Hector Grisi</td>
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<td>Juan Guitard Marin</td>
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<td>Edith Holiday</td>
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<td>Thomas Johnson</td>
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<td>Javier Maldonado Trinchant</td>
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<td>Guy Moszkowski</td>
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Santander Holdings USA, Inc. (Item 4: Insiders) – page 3 of 5
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<tr>
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<th>Position</th>
<th>Company and Role</th>
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<tr>
<td>Henri-Paul Rousseau</td>
<td>Montreal, Canada</td>
<td>Director</td>
<td>Director (Santander Bank, N.A., Banco Santander International), Visiting Professor (Paris School of Economics) Chairman (Noovelia Inc.) Chair (Tremplin Sante Foundation)</td>
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<tr>
<td>T. Timothy Ryan, Jr.</td>
<td>Boston, Massachusetts</td>
<td>Chairman and Director</td>
<td>Chairman and Director (Santander Bank, N.A., Banco Santander International), Director (Power Financial Corporation, Power Corporation of Canada, Great-West Lifeco Inc., Indian Creek Country Club) Board Member (University of Miami Business School, Executive Education Advisory Board)</td>
<td>N/A</td>
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<tr>
<td>Timothy Wenner</td>
<td>Boston, Massachusetts</td>
<td>Director, President and Chief Executive Officer</td>
<td>Director, President and Chief Executive Officer (Santander Bank, N.A.), Director (Operation Hope) Corporate Advisory Board Member (University of Southern California Marshall School of Business)</td>
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<tr>
<td>Ashwani Aggarwal</td>
<td>Boston, Massachusetts</td>
<td>Chief Risk Officer and Senior Executive Vice President</td>
<td>Chief Risk Officer and Senior Executive Vice President (Santander Bank, N.A.), Corporate Advisory Board Member (University of Southern California Marshall School of Business)</td>
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<tr>
<td>Juan Carlos Alvarez</td>
<td>Boston, Massachusetts</td>
<td>Chief Financial Officer and Senior Executive Vice President</td>
<td>Chief Financial Officer and Senior Executive Vice President (Santander Bank, N.A.), Director (Santander Consumer USA Inc. Foundation), Member of the Administration Committee (Santander Securities LLC)</td>
<td>N/A, Santander Consumer USA Holdings Inc. (0.006%)</td>
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<tr>
<td>Name</td>
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<tr>
<td>Daniel Budington</td>
<td>Boston, Massachusetts</td>
<td>Chief Strategy Officer and Senior Executive Vice President</td>
<td>Chief Strategy Officer and Senior Executive Vice President (Santander Bank, N.A.)</td>
<td>Director (Junior Achievement of Northern New England)</td>
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<tr>
<td>Daniel Griffiths</td>
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<td>Chief Technology Officer and Senior Executive Vice President</td>
<td>Chief Technology Officer and Senior Executive Vice President (Santander Bank, N.A.)</td>
<td>Manager and President (Santander Technology USA, LLC)</td>
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<td>Rosilynn Houston</td>
<td>Boston, Massachusetts</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>Director (Courtroom Sciences, Inc., Birmingham Civil Rights Institute, Prosper Birmingham, Faith and Prejudice) Co-Trustee (Thaddis Bosley Sr. Living Trust)</td>
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<tr>
<td>Brian Yoshida</td>
<td>Boston, Massachusetts</td>
<td>Chief Legal Officer and Senior Executive Vice President</td>
<td>Chief Legal Officer and Senior Executive Vice President (Santander Bank, N.A.)</td>
<td>Director and President (Santander Bank Foundation)</td>
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Santander Holdings USA, Inc. (Item 4: Insiders) – page 5 of 5