C. COMMUNITY REINVESTMENT GOALS

Financial institution's annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia. Do not submit* metropolitan statistical *area (MSA) data that includes areas outside of the City of Philadelphia.

1. Provide an overview of the financial institution's annual Community Reinvestment Goals and confirm most recent CRA rating.

The overall CRA Rating for Santander Bank, N.A. is Outstanding for the most recent evaluation period (2020-2022). For more information, please visit the Bank's website (https://www.santanderbank.com/about/community-reinvestment-act).

Santander regularly engages in community investment strategic planning process, which results in the creation of a three-year community plan. Santander recently completed its 2023-2025 Community Plan, which includes various community development commitments aligned to CRA performance. Santander exceeded commitments by roughly 30%, resulting in $6.0 billion in community development lending, investment, small business and philanthropic support during the period. The new Community Plan (2026-2028) sets a $22.3 billion community development goal including the above-mentioned lines in addition to auto lending in low- and moderate-income (LMI) communities.

2. Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.

Type	2024 Results	2025 Results	2026 Goals
Small Business Loans	73	57	N/A
Home Mortgages	N/A	N/A	N/A
Home Improvement Loans	N/A	N/A	N/A
Community Development Investments	2	2	N/A
Other (Community Development Loans)	2	N/A	N/A

If applicable, please provide context for a decline in actual results from 2024 to 2025 and/or a decline from 2025 results to 2026 goals.

In small business lending, the decrease represents typical fluctuations year-to-year. In 2023 we had 50 loans, so between 50-75 is typical.

Provide the total number (count) and dollar amounts of residential mortgages, home improvement loans, small business loans and community development investments made in the City of Philadelphia.

Calendar Year 2025

Number of Loans by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	N/A	N/A	N/A	N/A	0
Home Improvement	N/A	N/A	N/A	N/A	0
Small Business Loans	23	34	50	82	189
Community Development	N/A	N/A	N/A	N/A	0
Other (please define if include)	N/A	N/A	N/A	N/A	0
Total:	23	34	50	81	189

Value of Loans ($) by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	N/A	N/A	N/A	N/A	$ 0
Home Improvement	N/A	N/A	N/A	N/A	$ 0
Small Business Loans	$1,907,000	$3,388,000	$6,911,000	$11,922,222	$24,128,128
Community Development	N/A	42,799,621	N/A	N/A	$42,799,621
Other (please define if include)	N/A	N/A	N/A	N/A	$ 0
Total:	$1,907,000	$46,187,621	$6,911,000	$11,922,000	$66,927,621

3. **Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).**

   In 2025, Santander Bank awarded $1,702,577 in grants to 37 organizations in the City of Philadelphia. This represents nearly 72% of the total 2025 grant budget for Pennsylvania. These investments help strengthen Community Development Financial Institutions (CDFIs) and small businesses; support the construction of 65 affordable rental units and 15 homeownership units; provide career development, mentorship and job training to underserved youth and low-to moderate-income adults; and provide pre- and post-purchase housing counseling and financial education.

4. **Briefly describe any lending outreach programs geared toward low and moderate-income neighborhoods in the City of Philadelphia. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.**

   In 2025, Santander again supported early-stage food and beverage businesses from the Greater Philadelphia area through its award-winning Cultivate Small Business program. The accelerator provides MBA-style programming and reached 25 entrepreneurs in the region in 2025, with entrepreneurs receiving $600,000 annually from Santander throughout the footprint of the initiative. The program reaches primarily an LMI audience, and the majority of participants are associated with woman-, minority-, and/or immigrant-owned small businesses. Babson College delivers curriculum on topics ranging from Market Analysis, Cost of goods (COG) Management, Finance and more; and Santander coordinates a capital access panel featuring traditional lenders and CDFIs to outline various debt options available to help the businesses scale.

   In 2025, Santander launched its first round of alumni programming with the award of over $100,000 in untethered, non-repayable capital to graduates of the program who demonstrated significant growth following completion of the Cultivate program. The live pitch competition was hosted at The Culinary Collective in Bridesburg, Philadelphia in December, featured catering from six, local, small businesses graduates and gathered almost 100 guests including program graduates and alumni, leadership from community partners at Finanta, Sisterly Love Collective and the Philadelphia Department of Commerce.

5. **Briefly describe any innovative ways your institution provides outreach or delivers banking services outside of traditional branch locations.**

   The Santander University program provides grant and sponsorship funding to higher education institutions across the Northeast, including approximately $600,000 awarded to universities near Philadelphia (Villanova University and Delaware County Community College). While these institutions are located just outside the city, we wanted to include this information in case it is useful.