

MATERIAL FACT

Santander Consumer Finance, S.A. ("SCF") hereby announces that Moody's Investor Service has published on 17 April 2018 their revised ratings for the SCF, as detailed below:

- Long term senior debt: A2 from A3 (stable outlook).
- Short term senior debt: P-1 from P-2 (stable outlook).

Boadilla del Monte (Madrid), April 17, 2018