

Santander Consumer Finance, S.A. (“SCF” or the “Bank”), in compliance with the Securities Market legislation, hereby announces:

OTHER RELEVANT INFORMATION

Fitch Ratings (“Fitch”) has upgraded SCF’s Long Term Issuer Default Rating (IDR) from ‘A-’ to ‘A’, Short term IDR from ‘F2’ to ‘F1’ and its Shareholder Support Rating (SSR) to ‘a’ from ‘a-’. The outlook on the Long-Term IDR is stable.

The upgrade mirrors the recent upgrade on SCF’s parent, Banco Santander, S.A. (A/Stable), as the IDRs of SCF are driven by shareholder support from Banco Santander (see “Fitch Upgrades Santander to ‘A’; Outlook Stable” dated 11 February 2025 on www.fitchratings.com for further details).

A list of rating actions taken today is detailed below:

Entity/Debt		Rating		
		Prior	Current	Action Type
Santander Consumer Finance, S.A.	LT IDR ¹	A-	A	Upgrade
	ST IDR ²	F2	F1	Upgrade
	Shareholder Support	a-	a	Upgrade
Long-term deposits	LT	A	A+	Upgrade
Senior Preferred	LT	A	A+	Upgrade
Short-term deposits	ST	F1	F1	Affirmed
Senior Preferred	ST	F1	F1	Affirmed

Boadilla del Monte (Madrid), 14 February 2025

¹ Long-Term Issuer Default Rating

² Short-Term Issuer Default Rating

IMPORTANT INFORMATION

Not a securities offer

This document and the information it contains does not constitute an offer to sell nor the solicitation of an offer to buy any securities.