

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

OTHER RELEVANT INFORMATION

SCF hereby announces that today S&P Global Ratings has taken the following rating actions on SCF:

- It has raised:
 - The Issuer Credit Rating (short and long-term) and the senior preferred rating from 'A-/A-2' to 'A/A-1';
 - The long-term resolution counterparty rating from 'A' to 'A+'.
- It has modified the outlook from 'stable' to 'negative'.

Boadilla del Monte (Madrid), 16 December 2021