

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

OTHER RELEVANT INFORMATION

The rating agency Moody's Investor Service ("**Moody's**"), following the upgrade of Spain's government bond rating from Baa1 to A3/Stable, and the Macro Profile for Spain from Strong to Strong +, has raised the Bank's long-term deposit and senior debt ratings from A2 to A1 (Stable).

Furthermore, Moody's affirms SCF's Baa2 Baseline Credit Assessment (BCA) reflecting the Bank's sound credit profile, underpinned by its long-established leading position in the auto and consumer finance business, and our unchanged assessment of the Bank's operating environment, which results from its extensive geographical footprint and limited exposure to the domestic market.

Boadilla del Monte (Madrid), 3 October 2025

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.