



Banco Santander, S.A. ("**Santander**" or the "**Bank**"), in compliance with the Securities Market legislation, hereby communicates the following:

OTHER RELEVANT INFORMATION

As part of Fitch Ratings ("**Fitch**") methodology review, action has been taken on Santander's long-term rating, upgrading it from A to A+. Outlook is stable. Short-term rating is affirmed at F1.

The long-term rating of Santander subsidiaries, Banco Santander Totta, S.A. ("**Santander Totta**"), Santander Consumer Finance, S.A., Santander Consumer Bank AG and Santander Consumer Bank AS has also been upgraded from A to A+. Outlook is stable. Short-term rating is affirmed at F1.

Santander Totta's long and short-term deposits ratings have been upgraded from A+ to AA-, and from F1 to F1+.

Boadilla del Monte (Madrid), 13 May 2026

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.