



Contingency Plan Pursuant to Art. 28 Art. 2 Benchmark Regulation (BMR)

According to Article 28 (2) of Regulation (EU) 2016/1011 (the so-called Reference Value Regulation), there is a requirement to implement a robust, written plan (contingency plan) in the event that a benchmark used ceases to exist or changes significantly.

Santander Consumer Bank AG has prepared such a plan and will adhere to it in the event that a benchmark in use ceases to exist or changes significantly.