

Company	Country
OPEN BANK, S.A.	Spain
OPEN DIGITAL MARKET S.L.	Spain
SANTANDER CONSUMER TECHNOLOGY SERVICES GmbH	Germany
SANTANDER CONSUMER BANK, AG	Germany
SANTANDER CONSUMER LEASING GmbH	Germany
SANTANDER CONSUMER HOLDING, GmbH	Germany
SANTANDER CONSUMER OPERATIONS SERVICES GmbH	Germany
SANTANDER CONSUMER HOLDING AUSTRIA, GmbH	Austria
SANTANDER CONSUMER BANK GmbH	Austria
SANTANDER CONSUMER SERVICES GmbH	Austria
SANTANDER CONSUMER FINANCE, S.A.	Spain
SANTANDER CONSUMER FINANCE, Oy	Finland
SANTANDER CONSUMER BANQUE, S.A.	France
SANTANDER CONSUMER FINANCE BENELUX B.V.	Netherlands
CNP Santander Insurance Europe	Ireland
CNP Santander Insurance Life	Ireland
CNP Santander Insurance Services Ireland Limited	Ireland
SANTANDER CONSUMER BANK, S.p.A.	Italy
SANTANDER CONSUMER BANK AS	Norway
SANTANDER CONSUMER BANK, Spolka Akcyjna	Poland
SANTANDER CONSUMER FINANSE, S.A.	Poland
SANTANDER CONSUMER FINANCE SOLUTIONS sp.z.o.o.	Poland
SANTANDER CONSUMER SERVICES, S.A.	Portugal
SANTANDER CONSUMER (UK) PLC	UK
SCF Schweiz AG	Switzerland