

# Organisational Structure

## SCF S.A CEO

The CEO of the entity has been granted all the powers of the Board of Directors, except those that cannot be delegated by legal, statutory or regulatory precept.

### Units reporting to the CEO

- **Business – Products**

The respective Units are responsible for managing the business within SCF's global strategy, defining the strategic plan, establishing the most appropriate business model and identifying growth opportunities and best business practices, includes the following business units:

- Auto
- Leasing & Subscription
- Insurance

- **Business – Geographies:**

The different Units are responsible for leading SCF's geographic divisions, contributing to the development of the business (through the growth of captive agreements and global brands, as well as other organic and inorganic commercial initiatives), maintaining SCF leadership and efficiency, ensuring budget execution and always maintaining sustainable risk levels. The heads of the local subsidiaries report to the Heads of Geographic Business. The geographic units are:

- Western Countries
- Nordics, Poland, China
- Germany, Italy and Stellantis JVs
- UK and Canada

- **Technology and Operations**

This unit is responsible for defining strategy and operating guidelines and models in the area of technology, operations and processes, the Bank's benchmark architectures, data and for managing cybersecurity and technology risk Reports also to the Head of IT&Ops of Global Digital Consumer Bank (Global DCB).

- **Accounting & Financial Control**

This unit is responsible for supervising and controlling both the integrity of the accounting and management information systems and the process of preparing and presenting the Bank's economic- financial information. This unit is also responsible for improving the Bank's efficiency through cost control and rationalization, vendor risk management, and the identification and development of initiatives that enable savings to be generated, Reports also to the Head of Accounting & Financial Control of Santander Group.

- **Financial Management**

The unit is responsible for supervising and monitoring the management of the Bank's capital and structural risks, as well as relations with other stakeholders (shareholders, analysts, rating agencies, etc.). Also reports to the Head of Financial Management of Santander Group.

- **People & Culture**

La unidad de Personas y Cultura es responsable de desarrollar la agenda estratégica de talento de SCF S.A. y de promover las políticas de Cultura relacionadas con los recursos humanos, como la diversidad y la inclusión. Además, la unidad es responsable del diseño y la aplicación de políticas y de la gestión de los recursos humanos y la organizativa. The People and Culture unit is responsible for developing the SCF S.A. strategic talent agenda and promoting Culture policies related to human resources, such as diversity and inclusion. Furthermore, the unit is also responsible for the design and application of policies and management of human resources and organisational management. Also reports to the Head of People & Culture of Santander Group.

- **General Secretary, Legal Advisory and Supervisory & Regulatory Relations**

This unit is responsible for supporting the functioning of the Bank's governance bodies, and providing the Group's internal governance, legal and tax advice. In addition, this Unit is responsible for Supervisory & Regulatory Relations management. Reports also to the General Secretary of Santander Group.

### **Control units with Access and reporting to the Board of Directors and its Committees**

- **Internal Audit, managed by the SCF Chief Audit Executive (CAE)**

This unit is responsible for providing independent assurance on the quality and effectiveness of internal control and governance processes and systems, as well as in relation to risk management. Reports to the Chair of the Board Audit Committee in all the issues that are critical to maintain independence, namely appointment, objectives, appraisal and remuneration. Also reports to the Chief Audit Executive of Santander Group. The SCF CEO keeps the administrative reporting of other matters.

The following control units have access to the board of directors and its committees and report to the SCF CEO:

- **Risk, managed by the SCF Chief Risk Officer (CRO)**

This unit is responsible for promoting the identification and forward-looking management of all risks and protecting the institution's solvency through a robust control environment, establishing risk appetite and carrying out comprehensive and effective control of it. Has an independent access to the Risk Supervision, Regulation and Compliance Committee of the Board. Reports to the SCF CEO. Also reports to the Chief Risk Officer of Santander Group.

- **Compliance, managed by the SCF Chief Compliance Officer (CCO)**

This unit is responsible for the Bank's compliance with rules under the Compliance & Conduct scope, supervisory requirements, principles of good conduct and values defined by the regulator on matters such as Product Governance & Customer Protection, Regulatory Compliance, Financial Crime Compliance and Reputational risk. Has an Independent access to the Risk Supervision, Regulation and Compliance Committee of the Board. Reports to the SCF Chief Risk Officer. Also reports to the Chief Compliance Office of Santander Group.

May 2025