

Santander Consumer Finance S.A.

Green Funding Allocation Report

Year: 2025 Q1



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In accordance with the portfolio approach

In accordance with the Banco Santander's Green, Social and Sustainability Funding Global Framework, this document provides, on aggregated basis, indicators such as:

- The size of the identified Eligible Green Loan Portfolio;
- The total amount of proceeds allocated to Eligible Green Loans;
- The balance (if any) of unallocated proceeds;
- The geographical location of the assets (at country level).

Allocation Reporting Table

Portfolio date: 31 March 2025

TOTAL GREEN PORTFOLIO AND ALLOCATION TABLE											
TOTAL GREEN PORTFOLIO										ALLOCATION	
Eligible Category	N. Contracts	Amount (NOK)	Amount (EUR*)								
Clean Transportation	61.142	21.338.294.829	1.876.801.515								
Green Reserve/Buffer (20% of Total Green Portfolio)											
		Amount (NOK)	Amount (EUR*)								
SCF & SCB Green Reserve/Buffer		4.267.658.966	375.360.303								
Total Eligible Green Loan Portfolio (Post Green Reserve/Buffer)											
		Amount (NOK)	Amount (EUR*)								
SCF & SCB Green Reserve/Buffer		17.070.635.863	1.501.441.212								
SCF & SCB Green Portfolio Distribution										SCF & SCB ALLOCATION	
		Amount (NOK)	Amount (EUR*)	Amount (NOK)	Amount (EUR*)	FX	Nominal	Instrument (ISIN)	Issue	Maturity	Instrument
Santander Consumer Finance SA Available Green #		4.267.658.966	375.360.303	12.077.464	1.062.269						SCF Belgium Green Deposits
				12.077.464	1.062.269						SCF Allocation Amount
				4.255.581.502	374.298.034						SCF SA Unallocated Amount
										SCB AS Allocation	
		Amount (NOK)	Amount (EUR*)	Amount (NOK)	Amount (EUR)	FX	Nominal	Instrument (ISIN)	Issue	Maturity	Instrument
Santander Consumer Bank AS Available Green Assi		12.802.976.897	1.126.080.909	523.350.000	45.031.048	SEK	500.000.000	XS2287887322	ene-21	ene-26	SCB AS Green BOND
				250.000.000	21.988.654	NOK	250.000.000	NO0011146425	nov-21	nov-26	SCB AS Green BOND
				837.360.000	73.649.677	SEK	800.000.000	XS2898155622	sep-24	sep-27	SCB AS Green BOND*
				300.000.000	26.386.385	NOK	300.000.000	NO0013391615	nov-24	nov-27	SCB AS Green BOND
				755.062.333	66.411.217	NOK					SCB AS Green Deposits
				2.665.772.333	234.466.980						SCB AS Allocation Amount
				10.137.204.564	891.613.929						SCB AS Unallocated Amount
										TOTAL ALLOCATED	
		Amount (NOK)	Amount (EUR*)								
		18.660.445.032	1.641.272.266								
										TOTAL UNALLOCATED	

*Including tap Oct-24

Portfolio Details:

- Percentage of Eligible Green Loan Portfolio allocated to net proceeds of green funding: 12.55% (usage)
- Percentage of proceeds of Green Funding allocated to Eligible Green Loan Portfolio: 100% (re-financed)**
- Total Eligible Green Loan Portfolio - Unallocated: NOK 18,664,445,032
- Location of the Eligible Assets: Norway

Notes to the Allocation Reporting Table:

*NOK equivalent amount: 1 EUR = 11.3695 NOK per 31 March 2025 (last trading day)

**NOK equivalent amount: 1 SEK = 1.0467 NOK per 31 March 2025 (last trading day)

*** Calculated as the share of eligible assets allocated to existing loans at the date of each issuance