

Santander Consumer Finance S.A.

Green Funding Allocation Report

Year: 2024 Q4



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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 December 2024

TOTAL GREEN PORTFOLIO AND ALLOCATION TABLE												
TOTAL GREEN PORTFOLIO											ALLOCATION	
Eligible Category	N.	Amount (NOK)	Amount (EUR*)									
Clean Transportation	61,016	21,474,609,953	1,822,152,169									
Green Reserve/Buffer (20% of Total Green Portfolio)												
		Amount (NOK)	Amount (EUR*)									
SCF & SCB Green Reserve/Buffer		4,294,921,991	364,430,434									
Total Eligible Green Loan Portfolio (Post Green Reserve/Buffer)												
		Amount (NOK)	Amount (EUR*)									
SCF & SCB Green Reserve/Buffer		17,179,687,962	1,457,721,735									
SCF & SCB Green Portfolio Distribution											SCF & SCB ALLOCATION	
		Amount (NOK)	Amount (EUR*)									
Santander Consumer Finance SA Avail		4,294,921,991	364,430,434	Amount (NOK)	Amount (EUR)	FX	Nominal	Instrument (ISIN)	Issue	Maturity	Instrument	
				1,273,391	108,100	EUR					SCF Belgium Green Deposits	
				1,273,391	108,100						SCF Allocation Amount	
				4,293,648,000	364,322,334						SCF SA Unallocated Amou	
		Amount (NOK)	Amount (EUR*)									
Santander Consumer Bank AS Availab		12,884,765,972	1,093,291,301	Amount (NOK)	Amount (EUR)	FX	Nominal	Instrument (ISIN)	Issue	Maturity	Instrument	
				514,150,000	43,626,382	SEK	500,000,000	XS2287887322	Jan-21	Jan-26	SCB AS Green BOND	
				250,000,000	21,212,867	NOK	250,000,000	N00011146425	Nov-21	Nov-26	SCB AS Green BOND	
				822,640,000	69,802,211	SEK	800,000,000	XS2898155622	Sep-24	Sep-27	SCB AS Green BOND*	
				300,000,000	25,455,440	NOK	300,000,000	N00013391615	Nov-24	Nov-27	SCB AS Green BOND	
				168,615,904	14,307,307	NOK					SCB AS Green Deposits	
				2,055,405,904	174,404,207						SCB AS Allocation Amou	
				10,829,360,068	918,887,094						SCB AS Unallocated Amou	
		Amount (NOK)	Amount (EUR*)									
		2,056,679,895	174,512,307									
		19,417,930,058	1,647,639,861									
											TOTAL ALLOCATED	
											TOTAL UNALLOCATED	

Portfolio Details:

- Percentage of Eligible Green Loan Portfolio allocated to net proceeds of green funding: 9.58% (usage)
- Percentage of proceeds of Green Funding allocated to Eligible Green Loan Portfolio: 100% (re-financed)***
- Total Eligible Green Loan Portfolio - Unallocated: NOK 19,437,950,058
- Location of the Eligible Assets: Norway

Notes to the Allocation Reporting Table:

*NOK equivalent amount: 1 EUR = 11.7853 NOK per 31 December 2024 (last trading day)

**NOK equivalent amount: 1 SEK = 1.0283 NOK per 31 December 2024 (last trading day)

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