

Santander Consumer Finance S.A.

Green Funding Allocation Report

Year: 2025 Q2



Santander Consumer Finance S.A. Green Funding Allocation Report

Year: 2025 Q2

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: 30 June 2025

Portfolio Details:

TOTAL GREEN PORTFOLIO AND ALLOCATION TABLE												
TOTAL GREEN PORTFOLIO										ALLOCATION		
Eligible Category	N. Contracts	Amount (NOK)	Amount (EUR*)									
Clean Transportation	62.799	21.930.804.273	1.846.213.782									
Green Reserve/Buffer (20% of Total Green Portfolio)												
		Amount (NOK)	Amount (EUR*)									
SCF & SCB Green Reserve/Buffer		4.386.160.855	369.242.756									
Total Eligible Green Loan Portfolio (Post Green Reserve/Buffer)												
		Amount (NOK)	Amount (EUR*)									
SCF & SCB Green Reserve/Buffer		17.544.643.418	1.476.971.026									
SCF & SCB Green Portfolio Distribution										SCF & SCB ALLOCATION		
		Amount (NOK)	Amount (EUR*)								SCF SA Allocation	
Santander Consumer Finance SA Available Green A		4.386.160.855	369.242.756	Amount (NOK)	Amount (EUR*)	FX	Nominal	Instrument (ISIN)	Issue	Maturity	Instrument	
				21.695.314	1.826.389						SCF Belgium Green Deposits	
												SCF Allocation Amount
				21.695.314	1.826.389							
												SCF Allocation Amount
				4.364.465.541	367.416.367						SCF SA Unallocated Amount	
												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 Ass		13.158.482.564	1.107.728.269	532.600.000	44.836.179	SEK	500.000.000	XS2287887322	ene-21	ene-26	SCB AS Green BOND	
				250.000.000	21.045.897	NOK	250.000.000	NO0011146425	nov-21	nov-26	SCB AS Green BOND	
				852.160.000	71.737.886	SEK	800.000.000	XS2898155622	sep-24	sep-27	SCB AS Green BOND*	
				300.000.000	25.255.076	NOK	300.000.000	NO0013391615	nov-24	nov-27	SCB AS Green BOND	
				751.123.062	63.232.234	NOK					SCB AS Green Deposits	
												SCB AS Allocation Amount
				2.685.883.062	226.107.272							
												SCB AS Allocation Amount
				10.472.599.502	881.620.997						SCB AS Unallocated Amount	
												SCB AS Unallocated Amount
												TOTAL ALLOCATED
				Amount (NOK)	Amount (EUR*)							
				2.707.578.376	227.933.661						TOTAL ALLOCATED	
				19.223.225.897	1.618.280.121						TOTAL UNALLOCATED	
*Including tap Oct-24												

*Including tap Oct-24

- Percentage of Eligible Green Loan Portfolio allocated to net proceeds of green funding: 12.35% (usage)
- Percentage of proceeds of Green Funding allocated to Eligible Green Loan Portfolio: 100% (re-financed)***
- Total Eligible Green Loan Portfolio - Unallocated: NOK 19,223,225,897
- Location of the Eligible Assets: Norway

Notes to the Allocation Reporting Table:

*NOK equivalent amount: 1 EUR = 11.8788 NOK per 30 June 2025 (last trading day)

**NOK equivalent amount: 1 SEK = 1.0652 NOK per 30 June 2025 (last trading day)

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