

Santander Consumer Finance S.A.

Green Funding Allocation Report

Year: 2025 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 2025

TOTAL GREEN PORTFOLIO AND ALLOCATION TABLE						
ALLOCATION						
TOTAL GREEN PORTFOLIO						
Eligible Category	N. Contracts	Amount (NOK)	Amount (EUR*)			
Clean Transportation	71.494	25.637.262.853	2.166.127.270			
Green Reserve/Buffer (20% of Total Green Portfolio)						
	Amount (NOK)	Amount (EUR*)				
SCF & SCB Green Reserve/Buffer	5.127.452.571	433.225.454				
Total Eligible Green Loan Portfolio (Post Green Reserve/Buffer)						
	Amount (NOK)	Amount (EUR*)				
SCF & SCB Green Reserve/Buffer	20.509.810.282	1.732.901.816				
SCF & SCB Green Portfolio Distribution						
	Amount (NOK)	Amount (EUR*)				
Santander Consumer Finance SA Available Green A	5.127.452.571	433.225.454	Amount (NOK)	Amount (EUR*)	FX	Nominal
			28.553.015	2.412.483		
			28.553.015	2.412.483		
			5.098.899.555	430.812.971		
			5.098.899.555	430.812.971		
						SCF SA Allocation
						Instrument
						SCF Belgium Green Deposits
						SCF Allocation Amount
						SCF SA Unallocated Amount
						SCB AS Allocation
						Instrument
Santander Consumer Bank AS Available Green Assi	15.382.357.712	1.299.676.362	Amount (NOK)	Amount (EUR*)	FX	Nominal
			547.315.515	46.243.434	SEK	500.000.000
			250.000.000	21.122.841	NOK	250.000.000
			875.704.824	73.589.494	SEK	800.000.000
			300.000.000	25.347.409	NOK	300.000.000
			500.000.000	42.245.681	NOK	500.000.000
			681.678.119	57.595.913	NOK	
			3.154.698.458	266.544.771		
			12.227.659.254	1.033.131.591		
						SCB AS Allocation Amount
						Instrument
						SCB AS Green BOND
						SCB AS Green BOND
						Instrument
						SCB AS Green BOND
						SCB AS Green Deposits
						SCB AS Allocation Amount
						SCB AS Unallocated Amount
						TOTAL ALLOCATED
						TOTAL UNALLOCATED

Portfolio Details:

- Percentage of Eligible Green Loan Portfolio allocated to net proceeds of green funding: 12.42% (usage)
- Percentage of proceeds of Green Funding allocated to Eligible Green Loan Portfolio: 100% (re-financed)***
- Total Eligible Green Loan Portfolio - Unallocated: NOK 22,454,011,379
- Location of the Eligible Assets: Norway

Notes to the Allocation Reporting Table:

*NOK equivalent amount: 1 EUR = 11,83552934 NOK per 31 December 2025 (Santander official FX rates)

**NOK equivalent amount: 1 SEK = 1,09463103 NOK per 31 December 2025 (Santander official FX rates)

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