

Santander Consumer Bank AS

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 | | | | | | | | | | |
|---|----------------|----------------|-------------------|---------------|-----|-------------|-------------------|--------|----------|----------------------------|
| TOTAL GREEN PORTFOLIO | | | | | | | | | | ALLOCATION |
| 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) | | | | | | | | | | |
| SCF & SCB Green Reserve/Buffer | | 5 127 452 571 | 433 225 454 | | | | | | | |
| Total Eligible Green Loan Portfolio (Post Green Reserve/Buffer) | | | | | | | | | | |
| SCF & SCB Green Reserve/Buffer | | 20 509 810 282 | 1 732 901 816 | | | | | | | |
| SCF & SCB Green Portfolio Distribution | | | | | | | | | | SCF & SCB ALLOCATION |
| | Amount (NOK) | Amount (EUR) | | | | | | | | |
| Santander Consumer Finance SA Available Gre | 5 127 452 571 | 433 225 454 | Amount (NOK) | Amount (EUR) | FX | Nominal | Instrument (ISIN) | Issue | Maturity | Instrument |
| | | | 28 553 015 | 2 412 483 | EUR | | | | | SCF Belgium Green Deposits |
| | | | 28 553 015 | 2 412 483 | | | | | | SCF Allocation Amount |
| | | | 5 098 899 555 | 430 812 971 | | | | | | SCF SA Unallocated Amount |
| | Amount (NOK) | Amount (EUR) | | | | | | | | |
| Santander Consumer Bank AS Available Green / | 15 382 357 712 | 1 299 676 362 | Amount (NOK) | Amount (EUR) | FX | Nominal | Instrument (ISIN) | Issue | Maturity | Instrument |
| | | | 547 315 515 | 46 243 434 | SEK | 500 000 000 | XS2287887322 | jan.21 | jan.26 | SCB AS Green BOND |
| | | | 250 000 000 | 21 122 841 | NOK | 250 000 000 | N00011146425 | nov.21 | nov.26 | SCB AS Green BOND |
| | | | 875 704 824 | 73 989 494 | SEK | 800 000 000 | XS22898150622 | sep.24 | sep.27 | SCB AS Green BOND |
| | | | 300 000 000 | 25 347 409 | NOK | 300 000 000 | N00013391615 | nov.24 | nov.27 | SCB AS Green BOND |
| | | | 500 000 000 | 42 245 681 | NOK | 500 000 000 | N00013641902 | aug.25 | aug.28 | SCB AS Green BOND |
| | | | 681 678 119 | 57 595 913 | NOK | | | | | SCB AS Green Deposits |
| | | | 3 154 698 458 | 266 544 771 | | | | | | SCB Allocation Amount |
| | | | 12 227 659 254 | 1 033 131 591 | | | | | | SCB AS Unallocated Amount |
| | Amount (NOK) | Amount (EUR) | | | | | | | | |
| | 3 183 251 473 | 268 957 254 | | | | | | | | |
| | 22 454 011 379 | 1 897 170 015 | | | | | | | | |
| | | | 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: 100.0% (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

Please note, Santander Consumer Bank AS might remove contracts from the green eligible portfolio it does not view is applicable for Green Funding purposes