

Santander Consumer Bank AS

Green Funding Allocation Report

Year: 2025 Q2



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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: 30 June 2025

| 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 | 4,386,160,855 | 369,242,756 | Amount (NOK) | Amount (EUR) | FX | Nominal | Instrument (ISIN) | Issue | Maturity | Instrument |
| | | | 21,695,314 | 1,826,389 | EUR | | | | | SCF Belgium Green Deposits |
| | | | | | | | | | | |
| | | | 21,695,314 | 1,826,389 | | | | | | SCF Allocation Amount |
| | | | 4,364,465,541 | 367,416,367 | | | | | | SCF SA Unallocated Amount |
| | | | SCB AS Allocation | | | | | | | |
| Santander Consumer Bank AS Available Green A: | 13,158,482,564 | 1,107,728,269 | Amount (NOK) | Amount (EUR) | FX | Nominal | Instrument (ISIN) | Issue | Maturity | Instrument |
| | | | 532,600,000 | 44,836,179 | SEK | 500,000,000 | XS2287887322 | Jan-21 | Jan-26 | SCB AS Green BOND |
| | | | 250,000,000 | 21,045,897 | NOK | 250,000,000 | N00011146425 | 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 | N00013391615 | Nov-24 | Nov-27 | SCB AS Green BOND |
| | | | 751,123,062 | 63,232,234 | NOK | | | | | SCB AS Green Deposits |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | 2,685,883,062 | 226,107,272 | SCB AS Allocation Amount | | | | | |
| | | | 10,472,599,502 | 881,620,997 | SCB AS Unallocated Amount | | | | | |
| | | | | | | | | | | |
| | | | Amount (NOK) | Amount (EUR) | | | | | | |
| | | | 2,707,578,376 | 227,933,661 | TOTAL ALLOCATED | | | | | |
| | | | 19,223,225,897 | 1,618,280,121 | TOTAL UNALLOCATED | | | | | |

Portfolio Details:

- 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: 100.0% (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

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