

Santander Consumer Bank AS Green Funding Allocation Report

Year: 2025 Q3

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 September 2025

			TOTAL GR	EEN PORTFOLI	O AND ALLOCA	ATION	ITABLE				
OTAL GREEN PORTFOLIO											ALLOCA
ligible Category	N. Contracts										
		Amount (NOK)	Amount (EUR*)								
lean Transportation	66,001	23,225,047,073	1,981,439,522								
reen Reserve/Buffer (20% of To	otal Green Portfoli	io)									
,		Amount (NOK)	Amount (EUR*)								
SCF & SCB Green Reserve/B	uffer	4,645,009,415	396,287,904								
otal Eligible Green Loan Portfoli	io (Post Green Res	erve/Buffer)									
	,	Amount (NOK)	Amount (EUR*)								
CF & SCB Green Reserve/Buffer		18,580,037,658	1,585,151,618								
CF & SCB Green Portfolio Distri	bution										SCF & SCB ALLOCA
		Amount (NOK)	Amount (EUR)								SCF SA Allocation
antander Consumer Finance SA	Available Green	4,645,009,415	396,287,904	Amount (NOK)	Amount (EUR)	FX	Nominal	Instrument (ISIN)	Issue	Maturity	Instrument
		, , ,	, ,								
			l	31,983,665	2,728,679	EUR					SCF Belgium Green Dep
				31,983,665	2,728,679	EUR					6CF Belgium Green Dep
						EUR					
				31,983,665	2,728,679	EUR					
						EUR					SCF Allocation Amou
				31,983,665	2,728,679	EUR	_				SCF Allocation Amou
		Amount (NOK)	Amount (FUR)	31,983,665	2,728,679	EUR					SCF Allocation Amou
antander Consumer Bank AS As	railahla Graen Ac	Amount (NOK)	Amount (EUR)	31,983,665 4,613,025,749	2,728,679 393,559,225		Nominal	Instrument (ISIN)	leeua		SCF Allocation Amou
antander Consumer Bank AS Av	railable Green As	Amount (NDK) 13,935,028,244	Amount (EUR) 1,188,863,713	31,983,665 4,613,025,749 Amount (NOK) 530,950,000	2,728,679 393,559,225 Amount (EUR) 45,297,877	FX SEK	Nominal 500,000,000	Instrument (ISIN) XS2287887322	Issue Jan-21	Maturity Jan-26	SCF SA Unallocated Am SCB SA Allocation Instrument SCB AS Green BON
antander Consumer Bank AS Av	railable Green As			31.983,665 4,613,025,749 Amount (NOK) 530,950,000 250,000,000	2,728,679 393,559,225 Amount [EUR] 45,297,877 21,328,692	FX SEK NOK	500,000,000 250,000,000	XS2287887322 NO0011146425	Jan-21 Nov-21	Maturity Jan-26 Nov-26	SCF Allocation Amou SCF SA Unallocated Amou SCB AS Allocation Instrument SCB AS Green BON SCB AS Green BON SCB AS Green BON
antander Consumer Bank AS Av	railable Green As			31,983,665 4,613,025,749 Amount (NOK) 530,950,000 250,000,000 843,520,000	2,728,679 393,559,225 Amount (EUR) 45,237,877 21,328,692 72,476,602	FX SEK NOK SEK	500,000,000 250,000,000 800,000,000	XS2287887322 NO0011146425 XS2898155622	Jan-21 Nov-21 Sep-24	Maturity Jan-26 Nov-26 Sep-27	SCF Allocation Amou SCF SA Unallocated Amo SCB AS Allocation Instrument SCB AS Green BDN SCB AS Green BDN SCB AS Green BDN SCB AS Green BDN
antander Consumer Bank AS Av	railable Green As			31,983,665 4,613,025,749 Amount (NOK) 530,950,000 250,000,000 843,520,000 300,000,000	2,728,679 393,559,225 Amount (EUR) 45,297,877 21,328,692 72,476,602 25,594,431	FX SEK NOK SEK NOK	500,000,000 250,000,000 800,000,000 300,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24 Nov-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	SCF Allocation Amou SCF SA Unallocated Am SCB AS Allocation Instrument SCB AS Green BON
antander Consumer Bank AS Av	railable Green As			31,983,665 4,613,025,749 Amount (NOK) 530,950,000 250,000,000 843,520,000	2,728,679 393,559,225 Amount (EUR) 45,237,877 21,328,692 72,476,602	FX SEK NOK SEK	500,000,000 250,000,000 800,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	SCF Allocation Amou SCF SA Unallocated Am SCB AS Allocation Instrument SCB AS Green BON
antander Consumer Bank AS Av	railable Green As			31.983,665 4.613,025,749 Amount (NDK) 530,950,000 250,000,000 300,000,000 441,508,055	2,728,679 393,559,225 Amount (EUR) 45,297,877 21,328,692 72,476,602 25,534,431 42,657,384 37,667,158	FX SEK NOK SEK NOK NOK	500,000,000 250,000,000 800,000,000 300,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24 Nov-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	SCF Allocation Amou SCF SA Unallocated Am SCB AS Allocation Instrument SCB AS Green BON SCB AS Green BON
antander Consumer Bank AS Av	railable Green As			31,983,665 4,613,025,749 Amount (NCIK) 530,950,000 250,000,000 300,000,000 500,000,000	2,728,679 393,559,225 Amount [EUR] 45,297,877 21,328,692 72,476,602 25,594,431 42,657,384	FX SEK NOK SEK NOK NOK	500,000,000 250,000,000 800,000,000 300,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24 Nov-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	SCF Allocation Amou SCF SA Unallocated Amou SCB AS Allocation Instrument SCB AS Green BUN SCB AS Green BUN
Santander Consumer Bank AS Au	railable Green As			31.983,665 4.613,025,749 Amount (NDK) 530,950,000 250,000,000 300,000,000 441,508,055	2,728,679 393,559,225 Amount (EUR) 45,297,877 21,328,692 72,476,602 25,534,431 42,657,384 37,667,158	FX SEK NOK SEK NOK NOK	500,000,000 250,000,000 800,000,000 300,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24 Nov-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	SCF Allocation Amount SCF SA Unallocated Amount SCF SA Unallocated Amount SCF
antander Consumer Bank AS Av	ailable Green As			31.983,665 4.613,025,749 Amount (NDK) 530,950,000 250,000,000 300,000,000 441,508,055 2.871.978,055	2.728.579 393.559,225 Amount (EUR) 45,297,877 21,328,692 72,476,602 25,594,431 42,867,188 245,022,144	FX SEK NOK SEK NOK NOK	500,000,000 250,000,000 800,000,000 300,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24 Nov-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	SCF Allocation Amount SCF SA Unallocated Amount SCF SA Unallocated Amount SCF
antander Consumer Bank AS Au	ailable Green As			31.983,665 4.613,025,749 Amount (NDK) 530,950,000 250,000,000 849,520,000 300,000,000 441,508,055 2.871,978,055	2,728,679 393,559,225 Amount (EUR) 45,297,877 21,328,692 72,476,602 25,594,431 37,667,158 245,022,144	FX SEK NOK SEK NOK NOK	500,000,000 250,000,000 800,000,000 300,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24 Nov-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	SCF Allocation Amount SCF SA Unallocated Amount SCB AS Allocation Instrument SCB AS Green BCNI
santander Consumer Bank AS Av	railable Green As			31.983,665 4.613,025,749 Amount (NDK) 530,950,000 250,000,000 300,000,000 441,508,055 2.871.978,055	2.728.579 393.559,225 Amount (EUR) 45,297,877 21,328,692 72,476,602 25,594,431 42,867,188 245,022,144	FX SEK NOK SEK NOK NOK	500,000,000 250,000,000 800,000,000 300,000,000	XS2287887322 NO0011146425 XS2898155622 NO0013391615	Jan-21 Nov-21 Sep-24 Nov-24	Maturity Jan-26 Nov-26 Sep-27 Nov-27	

Portfolio Details:

- Percentage of Eligible Green Loan Portfolio allocated to net proceeds of green funding: 12.50% (usage)
- Percentage of proceeds of Green Funding allocated to Eligible Green Loan Portfolio: 100.0% (re-financed)***
- Total Eligible Green Loan Portfolio Unallocated: NOK 20,321,085,353
- Location of the Eligible Assets: Norway

Notes to the Allocation Reporting Table:

- *NOK equivalent amount: 1 EUR = 11.7213 NOK per 30 September 2025 (last trading day)
- **NOK equivalent amount: 1 SEK = 1.0619 NOK per 30 September 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