

# **Santander Consumer Bank AS**

## **Green Funding Allocation Report**

**Year: 2025 Q3**



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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 September 2025

TOTAL GREEN PORTFOLIO AND ALLOCATION TABLE												
TOTAL GREEN PORTFOLIO											ALLOCATION	
Eligible Category	N. Contracts	Amount (NOK)		Amount (EUR*)								
Clean Transportation	66,001	23,225,047,073	1,981,439,522									
Green Reserve/Buffer (20% of Total Green Portfolio)												
		Amount (NOK)		Amount (EUR*)								
SCF & SCB Green Reserve/Buffer		4,645,009,415		396,287,904								
Total Eligible Green Loan Portfolio (Post Green Reserve/Buffer)												
		Amount (NOK)		Amount (EUR*)								
SCF & SCB Green Reserve/Buffer		18,580,037,658		1,585,151,618								
SCF & SCB Green Portfolio Distribution											SCF & SCB ALLOCATION	
		Amount (NOK)		Amount (EUR)								
Santander Consumer Finance SA Available Green		4,645,009,415		396,287,904								
		31,983,665		2,728,679		FX	Nominal	Instrument (ISIN)	Issue	Maturity	Instrument	
						EUR					SCF Belgium Green Deposits	
		31,983,665		2,728,679								SCF Allocation Amount
		4,613,025,749		393,559,225								SCF SA Unallocated Amount
											SCB AS Allocation	
		Amount (NOK)		Amount (EUR)								
Santander Consumer Bank AS Available Green As		13,935,028,244		1,188,863,713								
		530,950,000		45,297,877		SEK	500,000,000	XS2287887322	Jan-21	Jan-26	SCB AS Green BOND	
		250,000,000		21,328,692		NOK	250,000,000	NO001146425	Nov-21	Nov-26	SCB AS Green BOND	
		843,520,000		72,476,602		SEK	800,000,000	XS2838155622	Sep-24	Sep-27	SCB AS Green BOND	
		300,000,000		25,594,431		NOK	300,000,000	NO0013391615	Nov-24	Nov-27	SCB AS Green BOND	
		500,000,000		42,657,384		NOK	500,000,000	NO0013641902	Aug-25	Aug-28	SCB AS Green BOND	
		441,508,055		37,667,158		NOK					SCB AS Green Deposits	
		2,871,978,055		245,022,144								SCB AS Allocation Amount
		11,063,050,189		943,841,570								SCB AS Unallocated Amount
		Amount (NOK)		Amount (EUR)								
		2,903,961,720		247,750,823								TOTAL ALLOCATED
		20,321,085,353		1,733,688,699								TOTAL UNALLOCATED

### 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