

Emissions Disclosure

FY2025 Emissions Overview – Exeter Finance

Scope

Unless otherwise noted, the information in this report reflects initiatives and metrics for the fiscal year ending December 31, 2025. This report covers Exeter Finance and its consolidated operations, including all entities within our reporting boundary. This disclosure is created in line with the requirements of CA SB-253.

Our Scope 1 and 2 Emissions

In 2025, we reviewed our emissions inventory process to ensure the completeness and accuracy of our emissions data collection and subsequent calculations. The resulting inventory provides an emissions baseline for our operations, including emissions associated with our corporate office and vehicle fleet.

Scope 1 emissions result from mobile combustion in our vehicle fleet. These emissions are based on the fuel consumption data collected across our corporate fleet. We account for no stationary combustion in our operations.

Scope 2 emissions reflect electricity purchased from the grid, calculated using direct consumption data. We are reporting a location-based scope 2 figure.

Metric	2025
Scope 1 GHG Emissions	736.69 MTCO ₂ e
Scope 2 GHG Emissions (location-based)	664.14 MTCO ₂ e
Total Scope 1 and 2 GHG Emissions	1,400.83 MTCO ₂ e
Total Electricity	1,987,682 kWh

The Company used activity data to calculate emissions in accordance with the Greenhouse Gas Protocol’s Corporate Accounting and Reporting Standards and the US EPA emissions and generation resource integrated database (eGrid).