

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | |
|-----------------|-------------------------------|--------------------------|------------|
| Reporting Date | 02/01/2026 | Following payment dates: | 26/01/2026 |
| Payment date | 30/12/2025 | | 25/02/2026 |
| Period No | 29 | | |
| Monthly Period | 01/11/2025 | | |
| Interest Period | from 25/11/2025 to 30/12/2025 | = | 35 days |
| Cut-Off date | 30/11/2025 | | |

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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from 25/11/2025 | to 30/12/2025 = 35 days |

| | Current Period | |
|---|-------------------------------|-------------------------|
| Outstanding receivables | Aggregated Outstanding | Principal Amount |
| Opening balance prior to replenishment | 191 420 456.91 | EUR |
| Scheduled Loan Principal Repayments (+MC) | 3 337 666.05 | EUR |
| Prepayments | 3 596 664.68 | EUR |
| Deemed Collections - Other | - | EUR |
| Total Principal Payments Received in Period | 6 934 330.73 | EUR |
| | | |
| New Defaulted Auto Loans amt in Period | 511 244.90 | EUR |
| | | |
| Closing balance prior to replenishment | 183 974 881.28 | EUR |
| | | |
| Further Purchase Price due (Replenishment price of new assets) | - | EUR |
| Re-investment Principal Ledger Closing Balance | - | EUR |
| | | |
| Closing Balance post replenishment | 183 974 881.28 | EUR |
| | | |
| Principal Recoveries on loans in default | 344 278.14 | EUR |
| | | |
| Total revenue collections | | |
| Total Revenue Received in Period | 697 491.92 | EUR |
| | | |
| # Loans | | |
| At beginning of period | 11 700 | Loans |
| Replenished contracts | - | Loans |
| Paid in Full | 302 | Loans |
| Repurchased (Deemed Collections) | - | Loans |
| New loans into default | 24 | Loans |
| <hr/> | | |
| At end of period | 11 374 | Loans |

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2. Amount Due for Distribution - Revenue Receipts



| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from 25/11/2025 | to | 30/12/2025 | = | 35 days |

Purchaser Available Revenue Receipts

Current Period

| | | |
|--|--------------|-----|
| a. Collections: Interest, fees, recoveries etc. | 1 041 770.06 | EUR |
| b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser | - | EUR |
| c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser | - | EUR |
| d. Interest earned by the Purchaser | 332.82 | EUR |
| e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments | - | EUR |
| f. Any other net income amount received by the Purchaser (Clean-up) | - | EUR |
| g. Amounts advanced to the Purchaser by the Subordinated Loan Provider | - | EUR |
| h. Any other amount received by the Purchaser | - | EUR |
| i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item 1 | - | EUR |

Total Amount for Purchaser Available Revenue Receipts **1 042 102.88** **EUR**

Issuer Available Revenue Receipts

| | | |
|---|--------------|-----|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 1 011 440.40 | EUR |
| b. Liquidity Reserve (in event of shortfall) | - | EUR |
| c. Amounts received under the Swap Agreement (if positive) | 358 434.81 | EUR |
| d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC) | - | EUR |
| e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date) | - | EUR |
| f. Interest earned by the Issuer | 10 258.01 | EUR |
| g. Liquidity Reserve Excess Amount | 55 498.73 | EUR |
| h. Any other net amount received by the Issuer | - | EUR |

Total Amount for Issuer Available Revenue Receipts **1 435 631.95** **EUR**

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3. Amount Due for Distribution - Redemption Receipts

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from 25/11/2025 | to | 30/12/2025 | = | 35 days |



Purchaser Available Redemption Receipts

Current Period

| | | |
|--|---------------------|------------|
| a. Collections: Principal payments, Deemed Collection | 6 934 330.73 | EUR |
| b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities | - | EUR |
| c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date | - | EUR |
| d. Gap Amount | - | EUR |
| e. Amount standing to the credit of the Reinvestment Principal Ledger | - | EUR |
| f. Any other net income amount received by the Purchaser | - | EUR |
| Total Amount for Purchaser Available Redemption Receipts | 6 934 330.73 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 6 934 330.73 | EUR |
| b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date) | - | EUR |
| c. Credit the balance of the Principal Deficiency Sub Ledgers | 441 629.12 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 7 375 959.85 | EUR |

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4. Reserve Accounts



| | | |
|-----------------|------------|------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from | 25/11/2025 |
| | to | 30/12/2025 |
| | = | 35 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 191 420 456.92 | EUR |
| End of Period | 184 044 497.07 | EUR |

Liquidity Balance

| | | | |
|-------------------------|---------|--------------|-----|
| Beginning of Period | 0.5 % | 1 027 989.20 | EUR |
| Cash Outflow | | 54 666.46 | EUR |
| Cash Inflow | | - | EUR |
| End of Period | 0.5 % * | 973 322.74 | EUR |
| Required Reserve Amount | 0.5 % * | 973 322.74 | EUR |

Expenses Advance

| | | |
|---------------------|---|-----|
| Beginning of Period | - | EUR |
| Interest paid | - | EUR |
| Principal Paid | - | EUR |
| End of Period | - | EUR |

Servicer Advance Reserve Fund

| | | |
|-------------------------|------------|-----|
| Beginning of Period | 100 000.00 | EUR |
| Cash Outflow | - | EUR |
| Cash Inflow | - | EUR |
| End of Period | 100 000.00 | EUR |
| Required Reserve Amount | 100 000.00 | EUR |

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut XII DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

* The percentage displayed in the report express the required reserve amount divided by the balance of all outstanding notes

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

Asset Balance

| | | |
|--|----------------|-----|
| Opening balance prior to replenishment | 191 420 456.91 | EUR |
| Closing balance prior to replenishment | 183 974 881.28 | EUR |
| Closing Balance post replenishment | 183 974 881.28 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--|-----------------------|-----------------|---------------|
| Performing Receivables: | | | |
| Current | 173 390 169.61 | 94.25 % | 10 687 |
| 1-29 days past due | 6 920 380.31 | 3.76 % | 462 |
| Delinquent Receivables: | | | |
| 30-59 days past due | 1 690 615.72 | 0.92 % | 102 |
| 60-89 days past due | 579 889.58 | 0.32 % | 41 |
| 90-119 days past due | 417 015.30 | 0.23 % | 28 |
| 120-149 days past due | 620 715.01 | 0.34 % | 34 |
| 150-179 days past due | 356 095.75 | 0.19 % | 20 |
| Total Performing and Delinquent | 183 974 881.28 | 100.00 % | 11 374 |
| Current Period Defaults | 511 244.90 | | 24 |
| Cumulative Defaults | 15 725 015.93 | | 841 |
| Current Period Principal Recoveries | 344 278.14 | | |
| Cumulative Principal Recoveries | 7 094 105.69 | | |

Sequential Payment Trigger Event, where [A], [B], [C] > 1.70%

| | | |
|--|--------|------------|
| [A] Cumulative Net Loss Ratio, Payment Date | 1.92 % | YES |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 1.88 % | |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 1.86 % | |

or [A] + [B] - [C] / [D] < 10%

| | | |
|---|----------------|----------------|
| [A] Aggregate Outstanding Asset Principal Amount | 183 974 881.28 | 42.80 % |
| [B] Aggregate principal balance of Defaulted Contracts | 15 725 015.93 | |
| [C] Recoveries received on such Defaulted Contracts | 7 094 105.69 | |
| [D] Outstanding Asset Principal Amounts on the Note Issuance Date | 449 980 445.50 | |

or AVERAGE [[A], [B], [C]] > 5%

| | | |
|--|--------|-----------|
| [A] Delinquency Ratio, Payment Date | 1.99 % | NO |
| [B] Delinquency Ratio, preceding Payment Date | 1.64 % | |
| [C] Delinquency Ratio, second preceding Payment Date | 2.03 % | |

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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5b. Concentration limits



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from 25/11/2025 | to 30/12/2025 = 35 days |

Concentration limits (Limits not valid after replenishment period ends):

| | |
|---|---------|
| Weighted average interest rate (min 3%) | 3.41 % |
| Weighted average months to maturity (max 60)* | 32.33* |
| Used Vehicles (max 75%) | 57.44 % |
| Balloon Loans (max 70%) | 81.31 % |
| Balloon Installments (max 26%) | 43.07 % |
| Corporate Borrowers (max 11%) | 6.39 % |
| IRB (min 95%)** | 96%** |

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

| | Balance | # Loans | Portion |
|--|-------------------------|---------|-----------------|
| | 195 083.95 | 1 | 0.11 % |
| | 155 972.34 | 1 | 0.08 % |
| | 130 037.35 | 2 | 0.07 % |
| | 113 045.01 | 1 | 0.06 % |
| | 110 886.19 | 1 | 0.06 % |
| | 103 745.88 | 1 | 0.06 % |
| | 103 739.66 | 2 | 0.06 % |
| | 102 333.12 | 1 | 0.06 % |
| | 99 850.78 | 1 | 0.05 % |
| | 98 728.16 | 1 | 0.05 % |
| | Total (max 0,6%) | | 0.66 % * |

* Post Replenishment

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6. Note Principal



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from 25/11/2025 | to 30/12/2025 = 35 days |

| | Class A | Class B | Class C | Class D | Class E | Class F | |
|--|----------------|--------------|--------------|--------------|--------------|---------------|-----|
| Note Principal | | | | | | | |
| Beginning of Period | 155 620 456.92 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 500 000.00 | EUR |
| Sequential Amortization | 7 375 959.85 | - | - | - | - | - | EUR |
| End of Period | 148 244 497.07 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 500 000.00 | EUR |
| Principal Deficiency Sub-Ledger | | | | | | | |
| Beginning of Period | - | - | - | - | - | - | EUR |
| Principal Addition Amounts | - | - | - | - | - | - | EUR |
| Debit PDL | - | - | - | - | - | 511 244.90 | EUR |
| Credit PDL | - | - | - | - | - | 441 629.12 | EUR |
| End of Period | - | - | - | - | - | 69 615.78 | EUR |
| Net Note Principal | | | | | | | |
| Beginning of Period | 155 620 456.92 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 500 000.00 | EUR |
| End of Period | 148 244 497.07 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 430 384.22 | EUR |

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7. Outstanding Notes



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 02/01/2026 | | |
| Payment date | 30/12/2025 | | |
| Period No | 29 | | |
| Monthly Period | 01/11/2025 | | |
| Interest Period | from | 25/11/2025 | to 30/12/2025 = 35 days |

| 1. Note Balance | All Notes | Class A | Class B | Class C | Class D | Class E | Class F |
|---|----------------|---------------------|---------------------|--------------------|---------------------|-------------------|---------------|
| General Note Information | | | | | | | |
| ISIN Code | | XS2614283005 | XS2614284078 | XS2614285042 | XS2614287337 | XS2614289382 | XS2614290984 |
| Currency | | EUR | EUR | EUR | EUR | EUR | EUR |
| Initial Tranching | 100 % | 92.04 % | 1.47 % | 1.89 % | 1.04 % | 1.00 % | 2.56 % |
| Legal Final Maturity Date | | 30/06/2032 | 30/06/2032 | 30/06/2032 | 30/06/2032 | 30/06/2032 | 30/06/2032 |
| Rating (Fitch/S&P) | | AAA (sf) / AAA (sf) | AA+ (sf) / AAA (sf) | AA (sf) / AA+ (sf) | AA- (sf) / AA- (sf) | A (sf) / BBB (sf) | Not Rated |
| Initial Notes Aggregate Principal Outstanding Balance | 450 000 000.00 | 414 200 000.00 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 500 000.00 |
| Initial Nominal per Note | | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 |
| Initial Number of Notes per Class | 4 500 | 4 142 | 66 | 85 | 47 | 45 | 115 |
| Current Note Information | | | | | | | |
| Outstanding Opening Balance | 191 420 456.92 | 155 620 456.92 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 500 000.00 |
| Available Distribution Amount | 7 375 959.85 | | | | | | |
| Amortisation | 7 375 959.85 | | | | | | |
| Redemption per Class | 7 375 959.85 | 7 375 959.85 | - | - | - | - | - |
| Redemption per Note | | 1 780.77 | - | - | - | - | - |
| Outstanding Closing Balance | | 148 244 497.07 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 500 000.00 |
| Net Outstanding Closing Balance | 184 044 497.07 | 148 244 497.07 | 6 600 000.00 | 8 500 000.00 | 4 700 000.00 | 4 500 000.00 | 11 500 000.00 |
| Current Tranching | 100 % | 80.55 % | 3.59 % | 4.62 % | 2.55 % | 2.45 % | 6.25 % |
| Current Pool Factor | | 0.36 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

| 2. Payments to Investors per Note | All Notes | Class A | Class B | Class C | Class D | Class E | Class F |
|--|------------|------------|------------|------------|------------|------------|------------|
| Interest rate Basis: 1-M EURIBOR / Spread | | | | | | | |
| Day Count Convention* | | (Act/360) | (Act/360) | (Act/360) | (Act/360) | (Act/360) | (Act/360) |
| Interest Days | | 35 | 35 | 35 | 35 | 35 | 35 |
| Principal Outstanding per Note Beginning of Period | | 37 571.33 | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 |
| >Principal Repayment per note | | 1 780.77 | - | - | - | - | - |
| Principal Outstanding per Note End of Period | | 35 790.56 | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 | 100 000.00 |
| >Interest accrued for the period | | 95.92 | 478.92 | 600.44 | 819.19 | 1 013.64 | 1 305.31 |
| Interest Payment | 714 179.98 | 397 307.67 | 31 608.50 | 51 037.78 | 38 502.14 | 45 613.75 | 150 110.14 |
| Interest Payment per Note | | 95.92 | 478.92 | 600.44 | 819.19 | 1 013.64 | 1 305.31 |

| 3. Credit Enhancements | | | | | | | |
|---|--|---------|---------|---------|--------|--------|--------|
| Initial total CE (Subordination) | | 7.96 % | 6.49 % | 4.60 % | 3.56 % | 2.56 % | 0.00 % |
| Initial total CE (Subordination, incl. Liquidity Reserve) | | 8.52 % | 7.05 % | 4.60 % | 3.56 % | 2.56 % | 0.00 % |
| Current CE (Subordination incl. Excess Spread) | | 19.45 % | 15.87 % | 11.25 % | 8.69 % | 6.25 % | 0.00 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 19.98 % | 16.39 % | 11.25 % | 8.69 % | 6.25 % | 0.00 % |
| Current CE (Subordination) | | 19.45 % | 15.87 % | 11.25 % | 8.69 % | 6.25 % | 0.00 % |
| Current CE (Subordination, incl. Liquidity Reserve) | | 19.98 % | 16.39 % | 11.25 % | 8.69 % | 6.25 % | 0.00 % |

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02/01/2026
Payment date 30/12/2025
Period No 29
Monthly Period 01/11/2025
Interest Period 25/11/2025 to 30/12/2025 = 35 days

| Transaction Role | | Counterparty | | Rating Triggers | | | | | | | | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach |
|--------------------------|--|---|-----------|-----------------|-----------|----------|-----------|-----------|-----------|-----|-----|--|--|
| | | | | Short Term | | | | Long Term | | | | | |
| | | | | Fitch | | S&P | | Fitch | | S&P | | | |
| Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | | | | |
| Issuer | SCF Rahoituspalvelut IX DAC | | No rating | | No rating | | No rating | | No rating | | N/A | | |
| Seller | Santander Consumer Finance Oy | | No rating | | No rating | | No rating | | No rating | | N/A | | |
| Servicer | Santander Consumer Finance Oy | | No rating | | No rating | | No rating | | No rating | | N/A | | |
| Servicer's Owner | Santander Consumer Finance S.A. | | N/A | F1 | N/A | A-1 | BBB- | A | BBB- | A | No | Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance. | |
| Transaction Account Bank | BNP Paribas S.A. | | F1 | F1+ | A-1 | A-1 | A | AA- | A | A+ | No | The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings. | |
| Hedge Counterparty | Banco Santander, S.A. | Fitch First Rating Trigger Required Rating | F1 | F1 | N/A | N/A | A(dcr) | A+(dcr) | N/A | N/A | No | If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement. | |
| | Banco Santander, S.A. | Fitch Second Rating Trigger Required Rating | F3 | F1 | N/A | N/A | BBB-(dcr) | A+(dcr) | N/A | N/A | No | If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings. | |
| Hedge Counterparty | Banco Santander, S.A. | S&P Qualifying Collateral Trigger Rating | N/A | N/A | N/A | A-1 | N/A | N/A | A | A+ | No | If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days. | |
| | Banco Santander, S.A. | S&P Qualifying Transfer Trigger Rating | N/A | N/A | N/A | A-1 | N/A | N/A | A | A+ | No | If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes. | |
| Collections Account Bank | Skandinaviska Enskilda Banken AB (publ), Helsinki Branch | | F1 | F1+ | A-1 | A-1 | A | AA | A | A+ | No | The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings. | |

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 02/01/2026 | | |
| Payment date | 30/12/2025 | | |
| Period No | 29 | | |
| Monthly Period | 01/11/2025 | | |
| Interest Period | from | 25/11/2025 | to 30/12/2025 = 35 days |



Average amount - all: 21 495

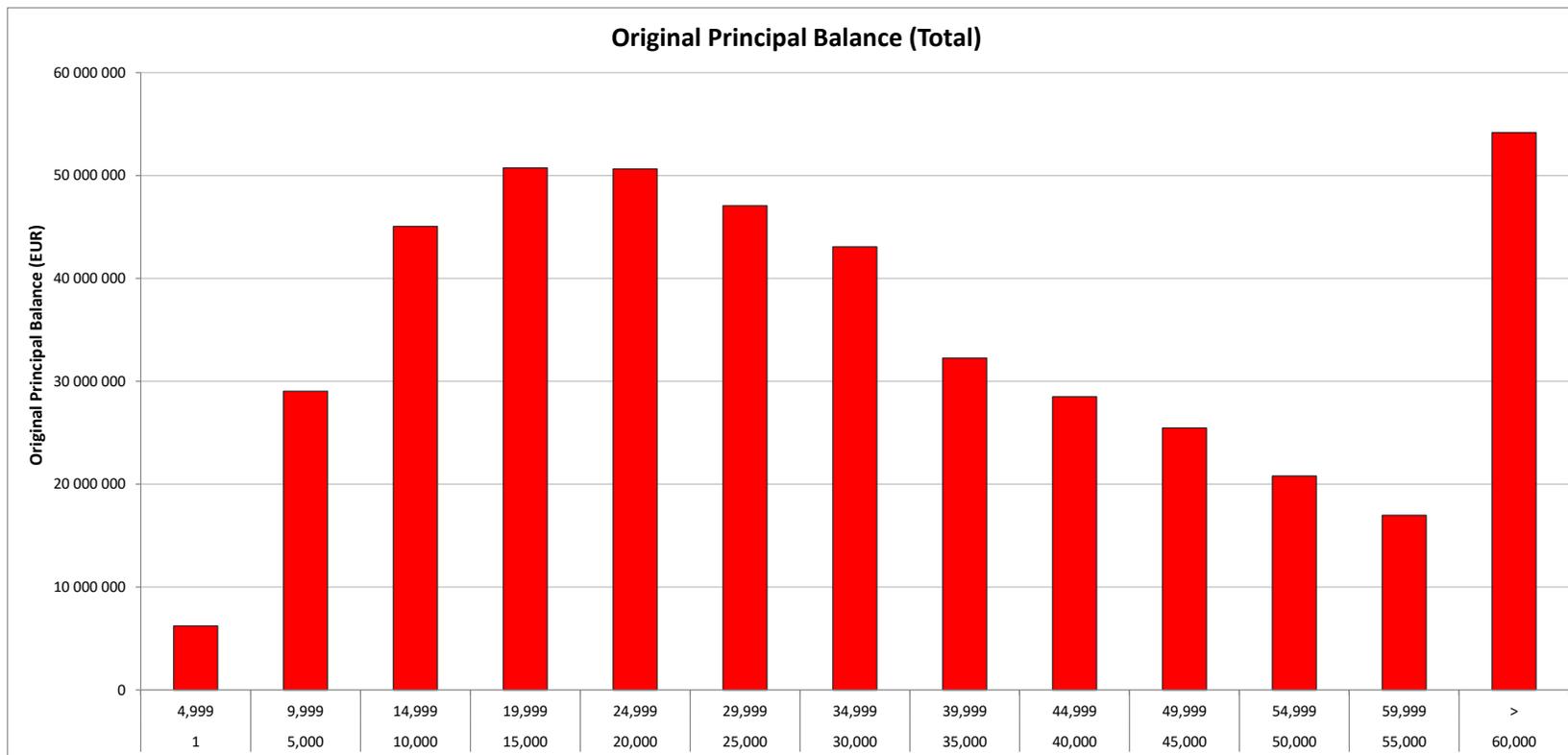
| | | TOTAL | | | | | | |
|--------|--------|--------|------------------------|---------|-----------------------|--------------|--|--|
| Min | Max | No | Original balance (EUR) | % | WA months to maturity | WA seasoning | | |
| 1 | 4 999 | 1 758 | 6 218 072 | 1.38 % | 26.9 | 8.0 | | |
| 5 000 | 9 999 | 3 872 | 29 030 383 | 6.45 % | 43.6 | 7.8 | | |
| 10 000 | 14 999 | 3 613 | 45 056 303 | 10.01 % | 51.5 | 7.8 | | |
| 15 000 | 19 999 | 2 920 | 50 735 170 | 11.27 % | 53.5 | 7.9 | | |
| 20 000 | 24 999 | 2 258 | 50 635 002 | 11.25 % | 55.4 | 7.7 | | |
| 25 000 | 29 999 | 1 719 | 47 061 909 | 10.46 % | 56.2 | 7.7 | | |
| 30 000 | 34 999 | 1 331 | 43 074 694 | 9.57 % | 57.0 | 7.7 | | |
| 35 000 | 39 999 | 864 | 32 258 069 | 7.17 % | 57.7 | 7.7 | | |
| 40 000 | 44 999 | 671 | 28 506 298 | 6.34 % | 57.4 | 7.4 | | |
| 45 000 | 49 999 | 537 | 25 458 689 | 5.66 % | 58.5 | 6.9 | | |
| 50 000 | 54 999 | 397 | 20 798 362 | 4.62 % | 59.0 | 6.8 | | |
| 55 000 | 59 999 | 296 | 16 985 189 | 3.77 % | 60.0 | 7.2 | | |
| 60 000 | > | 698 | 54 162 307 | 12.04 % | 57.3 | 7.4 | | |
| | | | | | | | | |
| | | | | | | | | |
| Total | | 20 934 | 449 980 446 | 100 % | 54.9 | 7.6 | | |

Original balance

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

9.b Original Principal Balance Graph

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 02/01/2026 | | | | | |
| Payment date | 30/12/2025 | | | | | |
| Period No | 29 | | | | | |
| Monthly Period | 01/11/2025 | | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = | 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



Outstanding balance

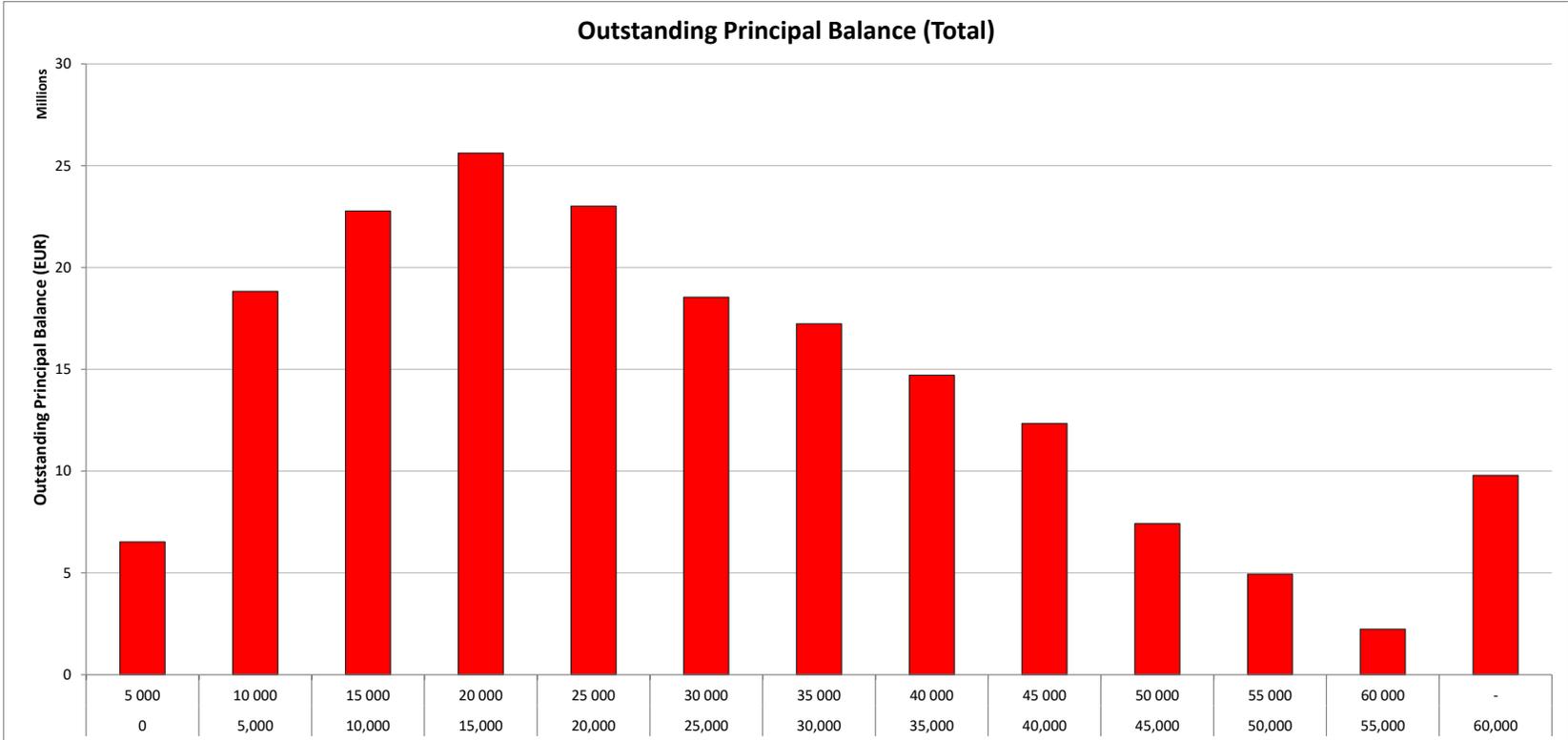
| TOTAL | | | | | | |
|--------------|--------|---------------|---------------------|--------------|-----------------------|--------------|
| Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| 0 | 5 000 | 2 169 | 6 522 108 | 3.55 % | 21.3 | 37.2 |
| 5 000 | 10 000 | 2 549 | 18 831 220 | 10.24 % | 29.5 | 36.6 |
| 10 000 | 15 000 | 1 841 | 22 777 253 | 12.38 % | 30.8 | 36.6 |
| 15 000 | 20 000 | 1 474 | 25 622 971 | 13.93 % | 31.6 | 36.3 |
| 20 000 | 25 000 | 1 031 | 23 013 772 | 12.51 % | 32.2 | 36.2 |
| 25 000 | 30 000 | 678 | 18 539 444 | 10.08 % | 33.5 | 35.8 |
| 30 000 | 35 000 | 531 | 17 230 288 | 9.37 % | 34.3 | 35.3 |
| 35 000 | 40 000 | 393 | 14 711 415 | 8.00 % | 34.4 | 35.3 |
| 40 000 | 45 000 | 292 | 12 340 332 | 6.71 % | 35.7 | 34.7 |
| 45 000 | 50 000 | 157 | 7 422 103 | 4.03 % | 34.7 | 36.0 |
| 50 000 | 55 000 | 95 | 4 940 947 | 2.69 % | 36.0 | 35.4 |
| 55 000 | 60 000 | 39 | 2 233 597 | 1.21 % | 33.5 | 35.9 |
| 60 000 | - | 125 | 9 789 433 | 5.32 % | 33.9 | 35.7 |
| | | | | | | |
| Total | | 11 374 | 183 974 881 | 100 % | 32.3 | 36.0 |

Average Outstanding Balance per Loan: 16 175

**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

10.b Outstanding Principal Balance Graph

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 02/01/2026 | | | | | |
| Payment date | 30/12/2025 | | | | | |
| Period No | 29 | | | | | |
| Monthly Period | 01/11/2025 | | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = | 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

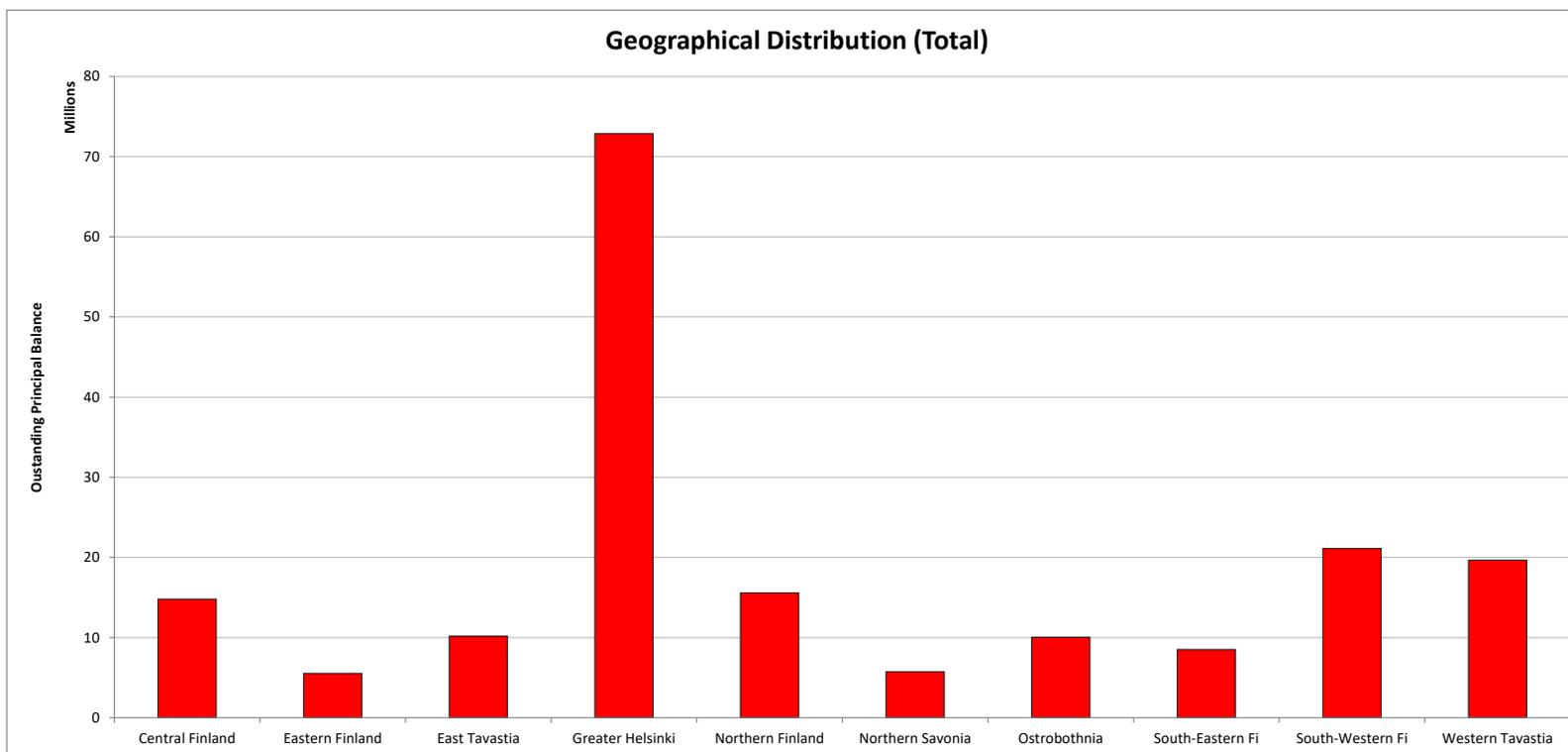
| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| Central Finland | 962 | 14 785 545 | 8.04 % | 32.1 | 36.2 | |
| Eastern Finland | 394 | 5 531 652 | 3.01 % | 32.5 | 36.5 | |
| East Tavastia | 698 | 10 179 732 | 5.53 % | 32.6 | 35.9 | |
| Greater Helsinki | 3 970 | 72 875 716 | 39.61 % | 32.7 | 35.9 | |
| Northern Finland | 931 | 15 575 792 | 8.47 % | 32.1 | 35.8 | |
| Northern Savonia | 394 | 5 726 498 | 3.11 % | 31.7 | 35.9 | |
| Ostrobothnia | 714 | 10 038 118 | 5.46 % | 32.6 | 36.3 | |
| South-Eastern Fi | 609 | 8 502 371 | 4.62 % | 32.6 | 35.5 | |
| South-Western Fi | 1 429 | 21 111 567 | 11.48 % | 31.7 | 36.2 | |
| Western Tavastia | 1 273 | 19 647 890 | 10.68 % | 31.6 | 36.2 | |
| Total | 11 374 | 183 974 881 | 100 % | 32.3 | 36.0 | |

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

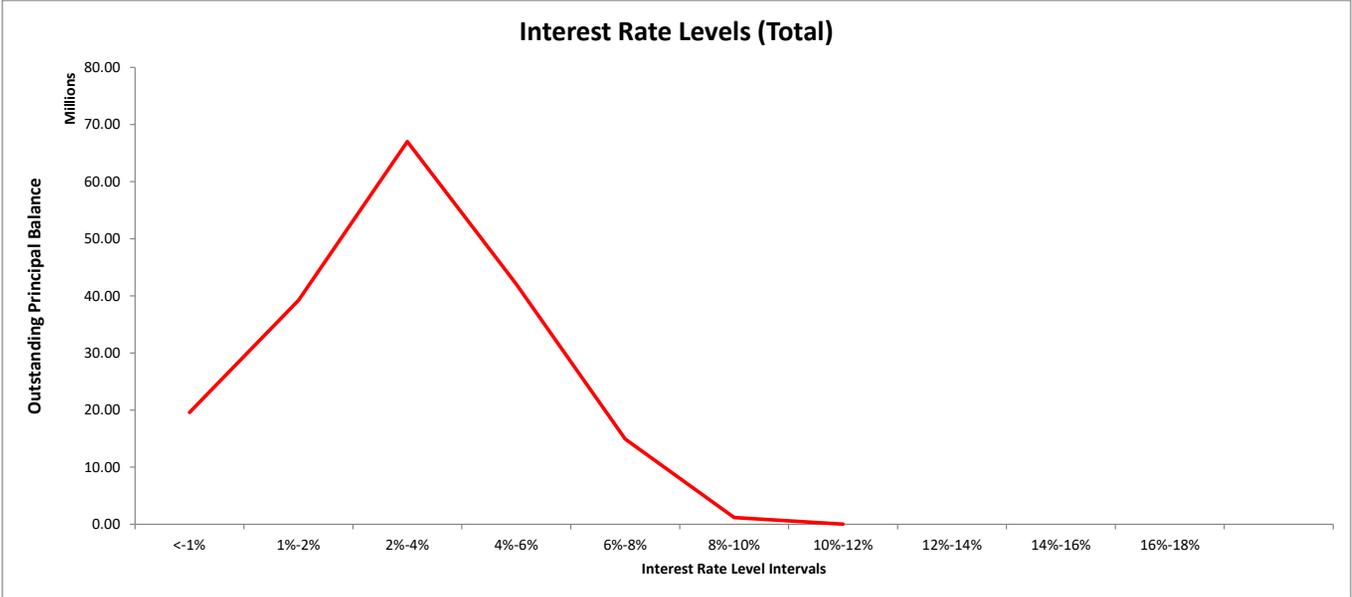
| TOTAL | | | | | | |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0 % | 1 % | 1 060 | 19 575 663 | 10.64 % | 28.5 | 37.5 |
| 1 % | 2 % | 1 665 | 39 224 609 | 21.32 % | 31.4 | 37.2 |
| 2 % | 4 % | 3 754 | 67 011 555 | 36.42 % | 31.7 | 36.9 |
| 4 % | 6 % | 2 954 | 42 019 010 | 22.84 % | 34.9 | 33.7 |
| 6 % | 8 % | 1 801 | 14 929 553 | 8.11 % | 35.0 | 33.4 |
| 8 % | 10 % | 136 | 1 188 422 | 0.65 % | 39.2 | 30.3 |
| 10 % | 12 % | 4 | 26 069 | 0.01 % | 34.2 | 31.9 |
| 12 % | 14 % | | | | | |
| 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | |
| 18 % - | | | | | | |
| Total | | 11 374 | 183 974 881 | 100 % | 32.3 | 36.0 |

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

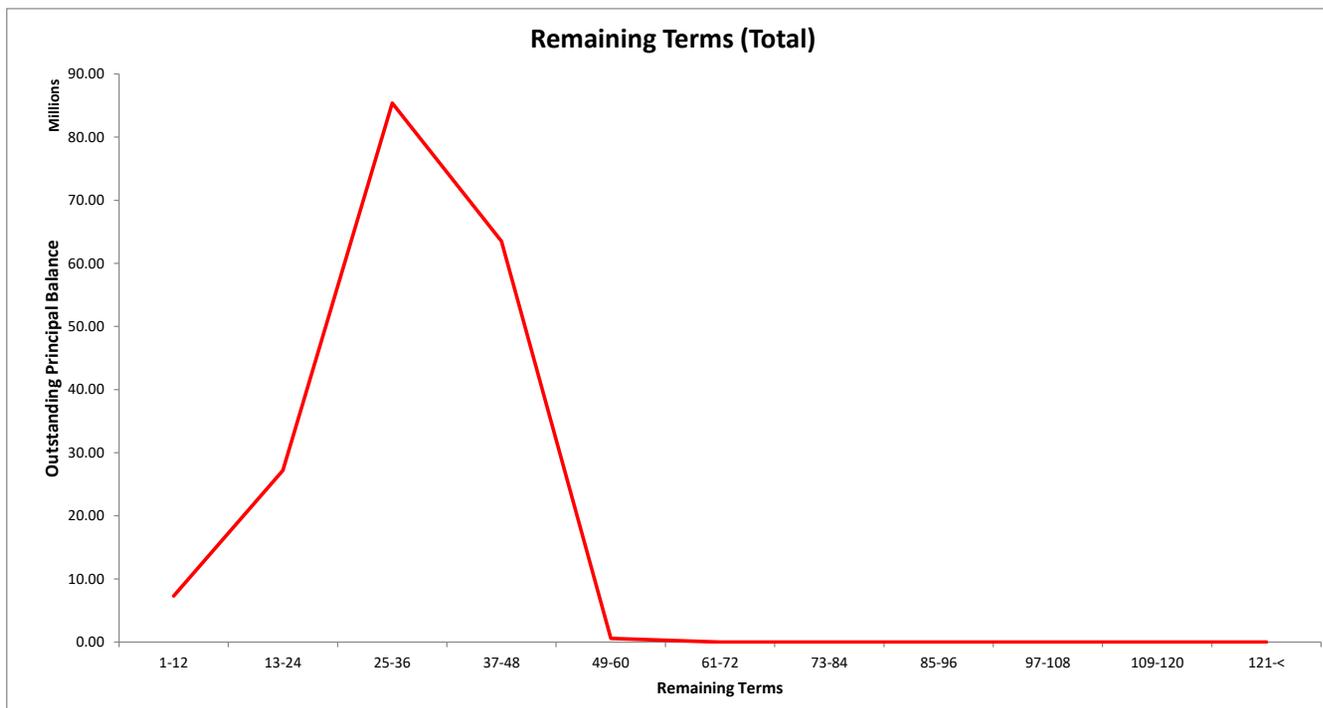
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

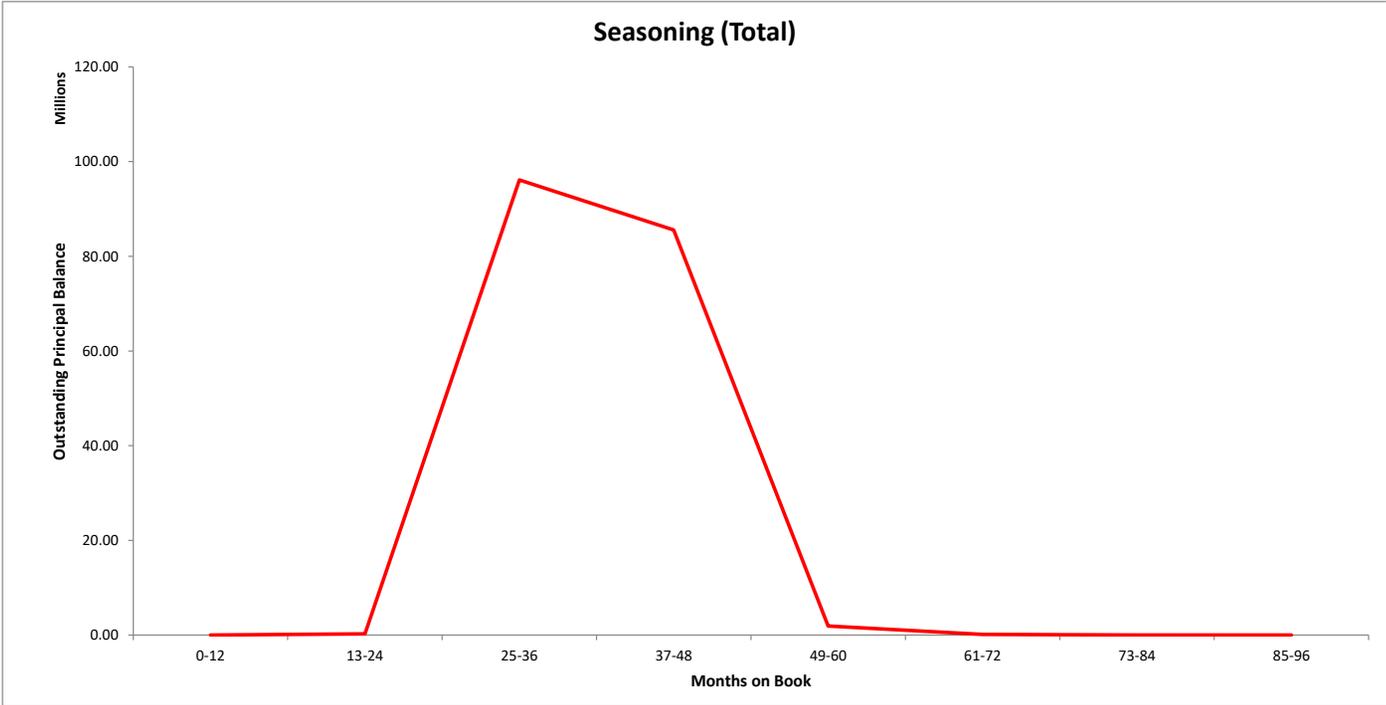
| TOTAL | | | | | | | |
|-------|-----|--------|---------------------|--------------------------|-----------------------|--------------|------|
| Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| 1 | | 12 | | | | | |
| 13 | | 24 | 12 | 247 585 | 0.13% | 43.0 | 24.0 |
| 25 | | 36 | 5 310 | 96 128 282 | 52.25 % | 35.4 | 32.7 |
| 37 | | 48 | 5 879 | 85 560 195 | 46.51 % | 29.3 | 39.3 |
| 49 | | 60 | 160 | 1 908 619 | 1.04 % | 12.8 | 52.2 |
| 61 | | 72 | 11 | 118 240 | 0.06 % | 9.1 | 62.4 |
| 73 | | 84 | 2 | 11 960 | 0.01 % | 4.4 | 76.4 |
| 85 | | 96 | | | | | |
| Total | | 11 374 | | 183 974 881 | 100 % | 32.3 | 36.0 |

Months on book

**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

14.b Seasoning

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

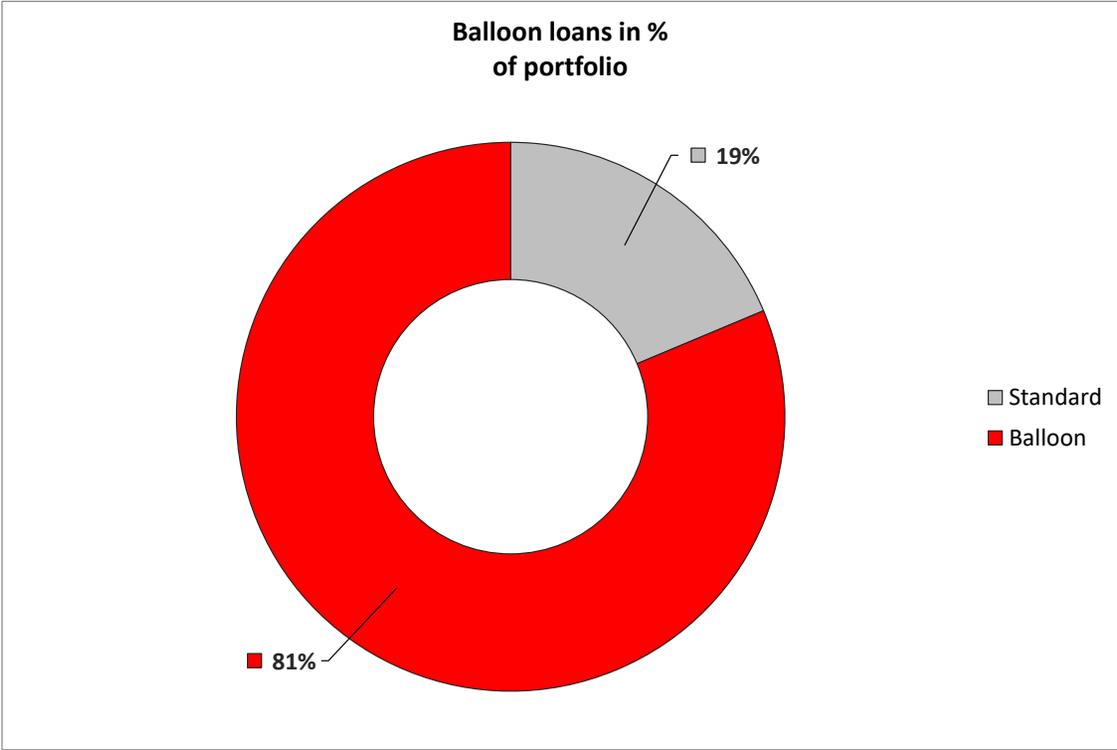
| TOTAL | | | | | | | |
|----------|--------|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
| Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | 4 840 | 34 385 680 | 18.7 % | 2 524 | 0.0 % | 30.0 | 35.5 |
| Balloon | 6 534 | 149 589 201 | 81.3 % | 79 228 396 | 53.0 % | 32.9 | 36.1 |
| | | | | | | | |
| Total | 11 374 | 183 974 881 | 100 % | 79 230 920 | 43 % | 32.3 | 36.0 |

Balloon loans in %
of portfolio

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



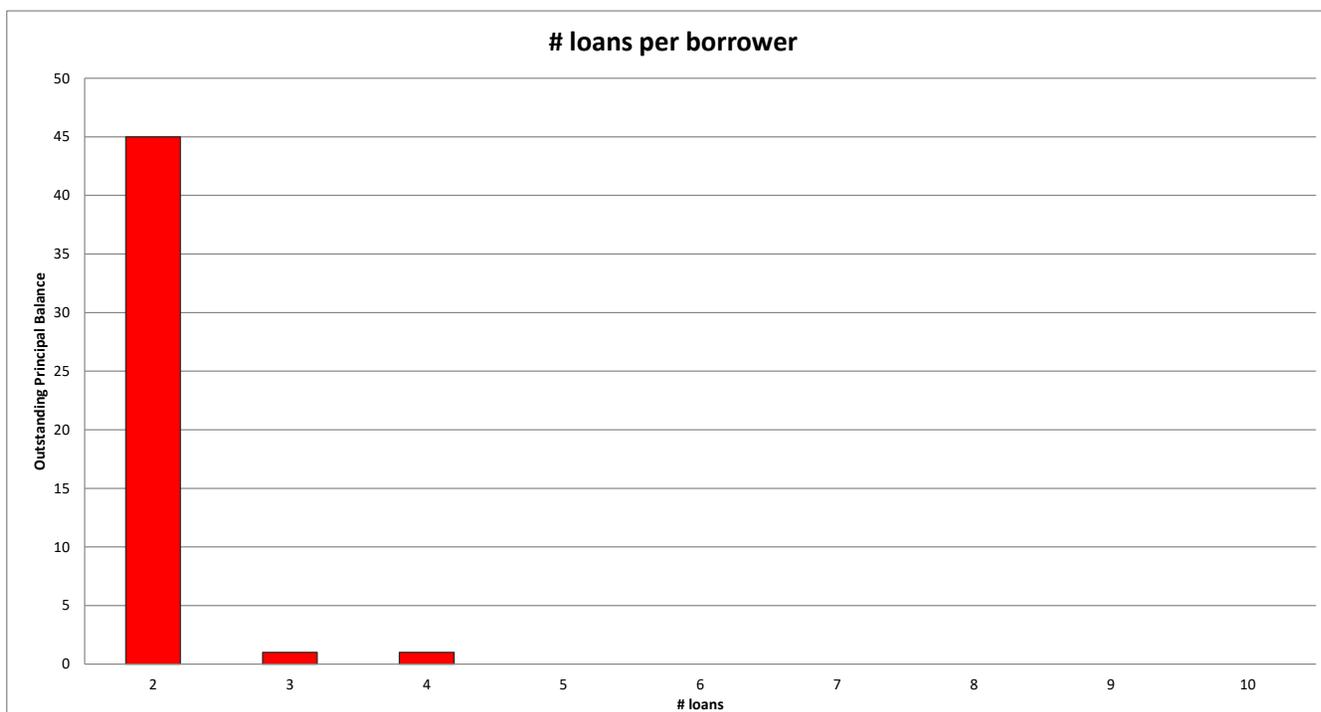
| | | | | | |
|-----------------|------|------------|------------|------------|-----------|
| Reporting Date | | | 02/01/2026 | | |
| Payment date | | | 30/12/2025 | | |
| Period No | | | 29 | | |
| Monthly Period | | | 01/11/2025 | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

| TOTAL | | | | |
|----------------------|-----------------------|-------------------------|---------------------|---------|
| # loans per borrower | Total number of loans | Total number of debtors | Outstanding balance | % |
| 1 | 11 277 | | 182 388 903 | 99.14 % |
| 2 | | 45 | 1 567 431 | 0.85 % |
| 3 | | 1 | 10 882 | 0.01 % |
| 4 | | 1 | 7 665 | 0.00 % |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| Total: | | 11 324 | 183 974 881 | 100 % |

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.b # loans per borrower

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from 25/11/2025 | to 30/12/2025 = 35 days |

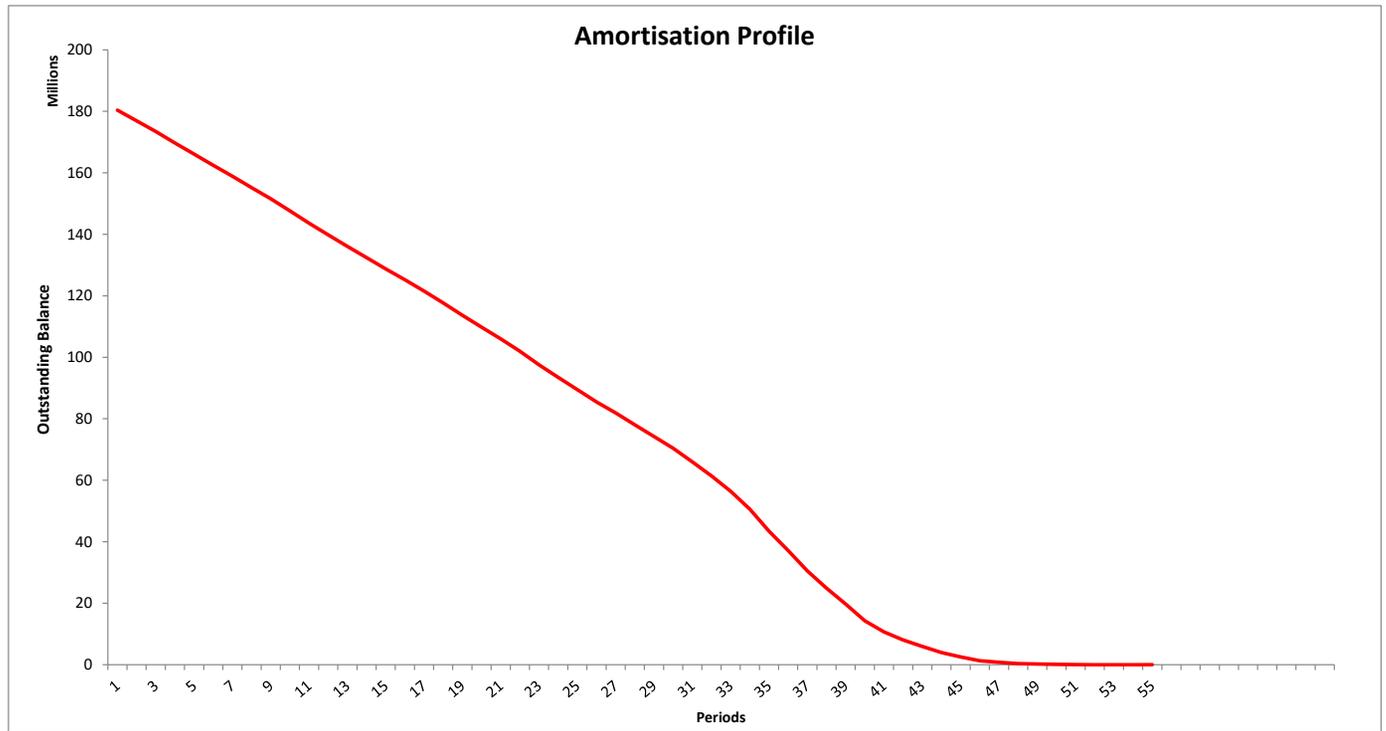
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortisation | Interest | Yield | Percentage |
| 1 | 183 974 881 | 180 378 331 | 3 596 550 | 522 958 | 3.46 % | 98.05 % |
| 2 | 180 378 331 | 176 900 226 | 3 478 105 | 512 695 | 3.46 % | 96.15 % |
| 3 | 176 900 226 | 173 411 362 | 3 488 864 | 501 945 | 3.46 % | 94.26 % |
| 4 | 173 411 362 | 169 733 760 | 3 677 603 | 491 476 | 3.45 % | 92.26 % |
| 5 | 169 733 760 | 166 089 203 | 3 644 556 | 480 656 | 3.45 % | 90.28 % |
| 6 | 166 089 203 | 162 437 180 | 3 652 024 | 470 058 | 3.45 % | 88.29 % |
| 7 | 162 437 180 | 158 862 064 | 3 575 115 | 459 285 | 3.45 % | 86.35 % |
| 8 | 158 862 064 | 155 185 425 | 3 676 639 | 448 892 | 3.44 % | 84.35 % |
| 9 | 155 185 425 | 151 546 463 | 3 638 962 | 438 180 | 3.44 % | 82.37 % |
| 10 | 151 546 463 | 147 625 101 | 3 921 363 | 427 646 | 3.44 % | 80.24 % |
| 11 | 147 625 101 | 143 620 495 | 4 004 605 | 416 492 | 3.44 % | 78.07 % |
| 12 | 143 620 495 | 139 840 348 | 3 780 148 | 405 509 | 3.44 % | 76.01 % |
| 13 | 139 840 348 | 136 092 078 | 3 748 270 | 394 702 | 3.44 % | 73.97 % |
| 14 | 136 092 078 | 132 442 691 | 3 649 387 | 384 058 | 3.44 % | 71.99 % |
| 15 | 132 442 691 | 128 745 372 | 3 697 319 | 373 723 | 3.44 % | 69.98 % |
| 16 | 128 745 372 | 125 223 634 | 3 521 738 | 363 009 | 3.44 % | 68.07 % |
| 17 | 125 223 634 | 121 538 136 | 3 685 498 | 352 743 | 3.43 % | 66.06 % |
| 18 | 121 538 136 | 117 700 500 | 3 837 636 | 342 112 | 3.43 % | 63.98 % |
| 19 | 117 700 500 | 113 619 429 | 4 081 070 | 331 902 | 3.44 % | 61.76 % |
| 20 | 113 619 429 | 109 774 836 | 3 844 594 | 320 816 | 3.44 % | 59.67 % |
| 21 | 109 774 836 | 106 013 784 | 3 761 052 | 310 028 | 3.44 % | 57.62 % |
| 22 | 106 013 784 | 101 984 459 | 4 029 325 | 299 693 | 3.45 % | 55.43 % |
| 23 | 101 984 459 | 97 551 199 | 4 433 260 | 288 907 | 3.45 % | 53.02 % |
| 24 | 97 551 199 | 93 470 462 | 4 080 737 | 277 364 | 3.47 % | 50.81 % |
| 25 | 93 470 462 | 89 490 950 | 3 979 512 | 266 297 | 3.47 % | 48.64 % |
| 26 | 89 490 950 | 85 498 324 | 3 992 626 | 255 665 | 3.48 % | 46.47 % |
| 27 | 85 498 324 | 81 863 979 | 3 634 345 | 245 815 | 3.51 % | 44.50 % |
| 28 | 81 863 979 | 78 040 562 | 3 823 417 | 235 876 | 3.51 % | 42.42 % |
| 29 | 78 040 562 | 74 217 049 | 3 823 513 | 225 105 | 3.52 % | 40.34 % |
| 30 | 74 217 049 | 70 379 130 | 3 837 919 | 214 143 | 3.52 % | 38.25 % |
| 31 | 70 379 130 | 66 000 834 | 4 378 296 | 204 178 | 3.54 % | 35.87 % |
| 32 | 66 000 834 | 61 377 966 | 4 622 868 | 192 434 | 3.56 % | 33.36 % |
| 33 | 61 377 966 | 56 434 030 | 4 943 936 | 179 921 | 3.57 % | 30.67 % |
| 34 | 56 434 030 | 50 640 806 | 5 793 224 | 166 536 | 3.60 % | 27.53 % |
| 35 | 50 640 806 | 43 410 162 | 7 230 645 | 151 595 | 3.65 % | 23.60 % |
| 36 | 43 410 162 | 37 131 556 | 6 278 606 | 133 279 | 3.75 % | 20.18 % |
| 37 | 37 131 556 | 30 480 025 | 6 651 531 | 115 608 | 3.80 % | 16.57 % |
| 38 | 30 480 025 | 24 894 707 | 5 585 318 | 96 836 | 3.88 % | 13.53 % |
| 39 | 24 894 707 | 19 765 680 | 5 129 027 | 82 332 | 4.04 % | 10.74 % |
| 40 | 19 765 680 | 14 264 650 | 5 501 029 | 67 142 | 4.15 % | 7.75 % |
| 41 | 14 264 650 | 10 645 326 | 3 619 324 | 50 395 | 4.32 % | 5.79 % |
| 42 | 10 645 326 | 8 021 154 | 2 624 172 | 38 639 | 4.44 % | 4.36 % |
| 43 | 8 021 154 | 5 960 484 | 2 060 670 | 30 391 | 4.64 % | 3.24 % |
| 44 | 5 960 484 | 3 961 027 | 1 999 457 | 22 980 | 4.73 % | 2.15 % |
| 45 | 3 961 027 | 2 515 112 | 1 445 915 | 15 781 | 4.89 % | 1.37 % |
| 46 | 2 515 112 | 1 250 400 | 1 264 712 | 10 604 | 5.18 % | 0.68 % |
| 47 | 1 250 400 | 772 501 | 477 899 | 5 568 | 5.48 % | 0.42 % |
| 48 | 772 501 | 357 893 | 414 608 | 3 484 | 5.55 % | 0.21 % |
| 49 | 357 893 | 250 366 | 107 527 | 1 519 | 5.21 % | 0.14 % |
| 50 | 250 366 | 123 822 | 126 544 | 994 | 4.87 % | 0.07 % |
| 51 | 123 822 | 30 542 | 93 280 | 563 | 5.60 % | 0.02 % |
| 52 | 30 542 | 384 | 30 158 | 100 | 4.00 % | 0.00 % |
| 53 | 384 | 214 | 170 | 2 | 7.22 % | 0.00 % |
| 54 | 214 | 43 | 171 | 1 | 7.21 % | 0.00 % |
| 55 | 43 | 0 | 43 | 0 | 7.25 % | 0.00 % |
| 56 | 0 | 0 | 0 | 0 | 0.00 % | 0.00 % |

Amortization profile

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from 25/11/2025 | to 30/12/2025 = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

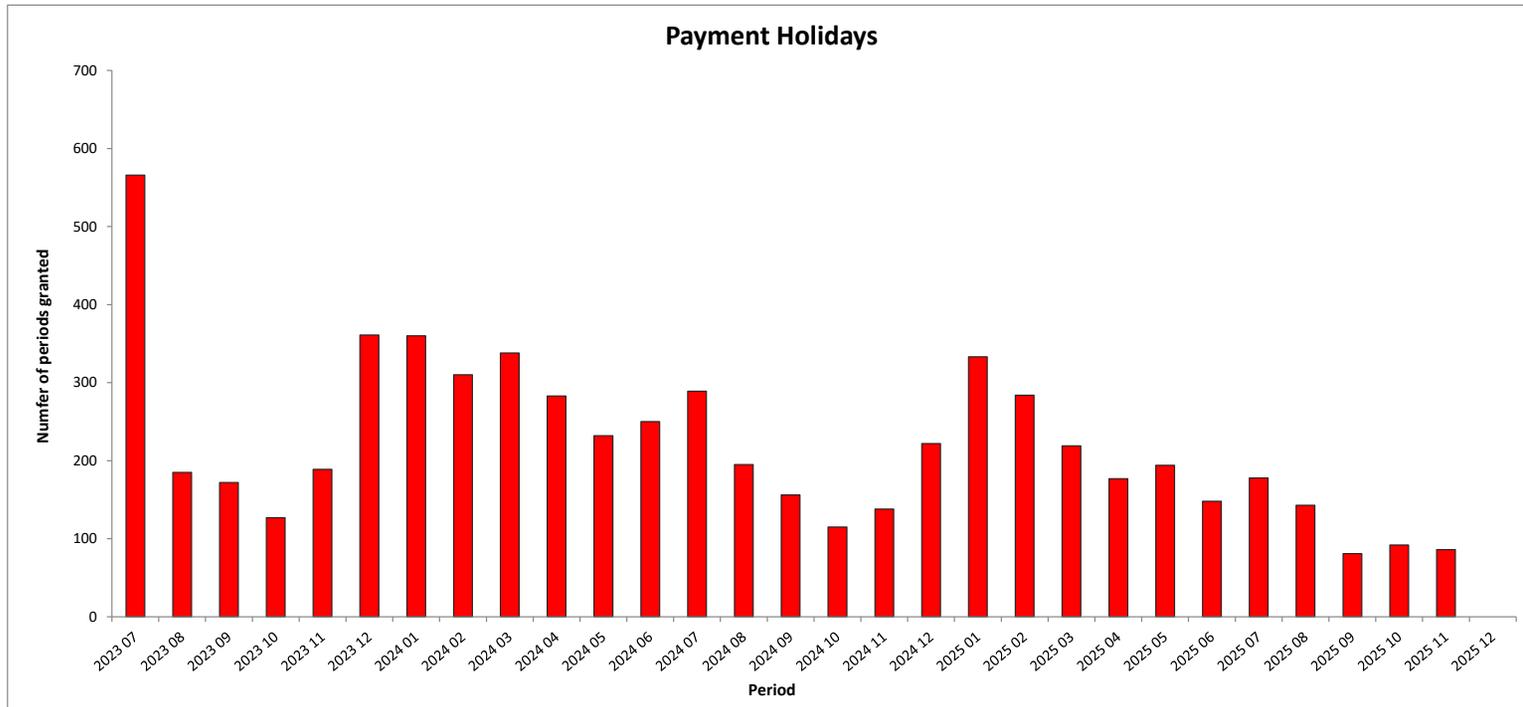
| TOTAL | | | | | |
|---------|-------|---------------------------|-----------------|-----------------|--|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance | |
| 2023 07 | 566 | 769 | 220 852 | 14 244 780 | |
| 2023 08 | 185 | 231 | 67 871 | 4 229 424 | |
| 2023 09 | 172 | 214 | 64 084 | 4 242 227 | |
| 2023 10 | 127 | 167 | 47 480 | 3 061 909 | |
| 2023 11 | 189 | 273 | 71 527 | 4 096 702 | |
| 2023 12 | 361 | 448 | 113 646 | 7 737 592 | |
| 2024 01 | 360 | 443 | 167 289 | 8 782 205 | |
| 2024 02 | 310 | 335 | 97 341 | 7 276 004 | |
| 2024 03 | 338 | 357 | 106 127 | 7 960 035 | |
| 2024 04 | 283 | 292 | 117 110 | 6 213 300 | |
| 2024 05 | 232 | 238 | 70 891 | 5 645 177 | |
| 2024 06 | 250 | 264 | 77 500 | 5 876 194 | |
| 2024 07 | 289 | 306 | 88 165 | 6 708 658 | |
| 2024 08 | 195 | 199 | 59 012 | 4 190 652 | |
| 2024 09 | 156 | 167 | 50 474 | 3 432 671 | |
| 2024 10 | 115 | 126 | 36 780 | 2 545 501 | |
| 2024 11 | 138 | 148 | 42 449 | 2 748 661 | |
| 2024 12 | 222 | 228 | 64 126 | 4 711 392 | |
| 2025 01 | 333 | 352 | 107 566 | 7 803 207 | |
| 2025 02 | 284 | 309 | 97 265 | 6 516 806 | |
| 2025 03 | 219 | 236 | 73 445 | 4 691 276 | |
| 2025 04 | 177 | 188 | 58 642 | 3 843 230 | |
| 2025 05 | 194 | 202 | 62 924 | 4 088 982 | |
| 2025 06 | 148 | 155 | 45 225 | 2 829 575 | |
| 2025 07 | 178 | 184 | 58 837 | 3 672 991 | |
| 2025 08 | 143 | 148 | 51 316 | 2 930 561 | |
| 2025 09 | 81 | 84 | 27 461 | 1 663 374 | |
| 2025 10 | 92 | 97 | 34 259 | 2 076 952 | |
| 2025 11 | 86 | 94 | 29 223 | 1 703 741 | |
| 2025 12 | | | | | |
| Total: | 6 423 | 7 254 | 2 208 885 | 145 523 776 | |

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



| | | |
|-----------------|------------|------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from | 25/11/2025 |
| | to | 30/12/2025 |
| | = | 35 days |

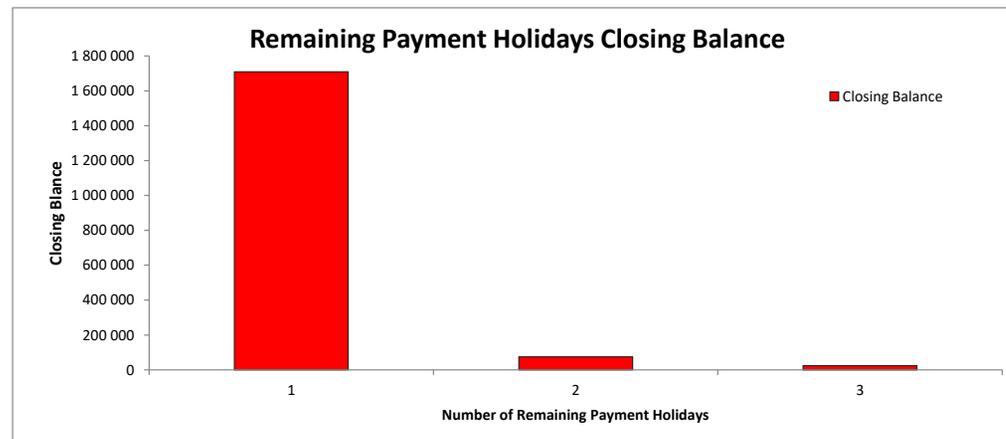
| TOTAL | | | |
|----------------------------------|-----------|-------------------------------|---------------------|
| Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| 1 | 84 | 25 447 | 1 709 592 |
| 2 | 4 | 5 126 | 74 265 |
| 3 | 1 | 1 475 | 24 012 |
| Total | 89 | 32 049 | 1 807 869 |

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

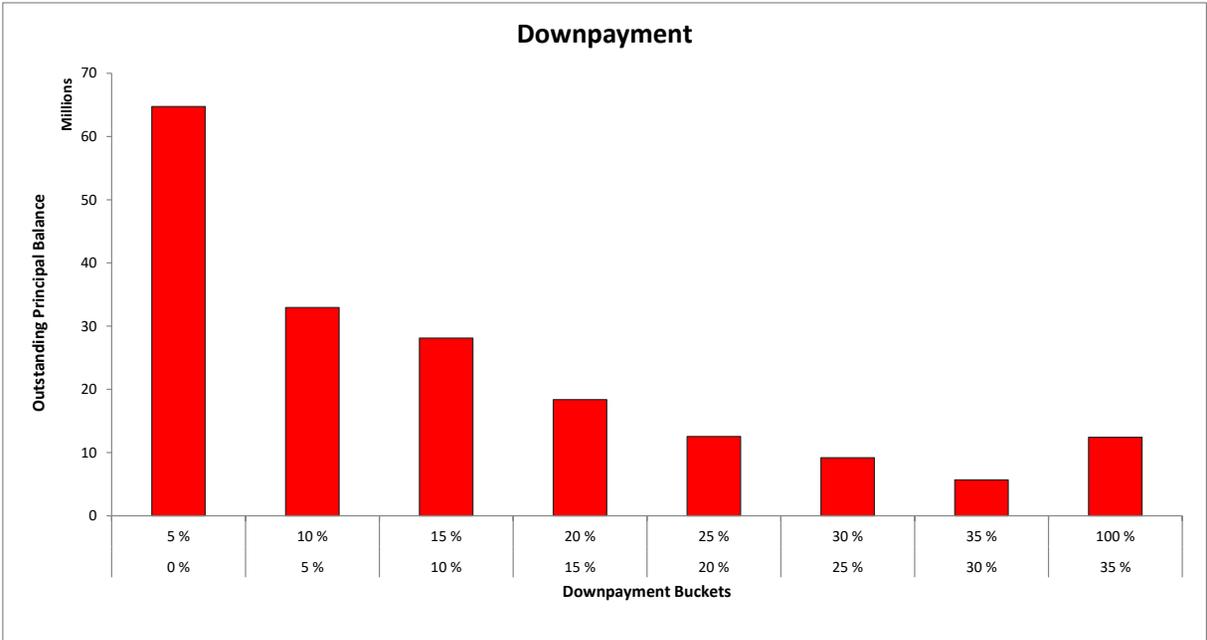
| TOTAL | | | | | | |
|----------|---------|--------|---------------------|---------|-----------------------|--------------|
| Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| 0 % | 5 % | 4 003 | 64 737 415 | 35.19 % | 33.7 | 36.0 |
| 5 % | 10 % | 1 622 | 32 933 448 | 17.90 % | 33.2 | 36.1 |
| 10 % | 15 % | 1 493 | 28 106 827 | 15.28 % | 32.5 | 35.9 |
| 15 % | 20 % | 1 064 | 18 363 140 | 9.98 % | 31.2 | 36.0 |
| 20 % | 25 % | 770 | 12 550 732 | 6.82 % | 31.2 | 36.0 |
| 25 % | 30 % | 638 | 9 176 103 | 4.99 % | 30.3 | 35.7 |
| 30 % | 35 % | 447 | 5 689 250 | 3.09 % | 29.4 | 36.0 |
| 35 % | 100 % | 1 337 | 12 417 966 | 6.75 % | 27.9 | 35.9 |
| Total | | 11 374 | 183 974 881 | 100 % | 32.3 | 36.0 |

Downpayment %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



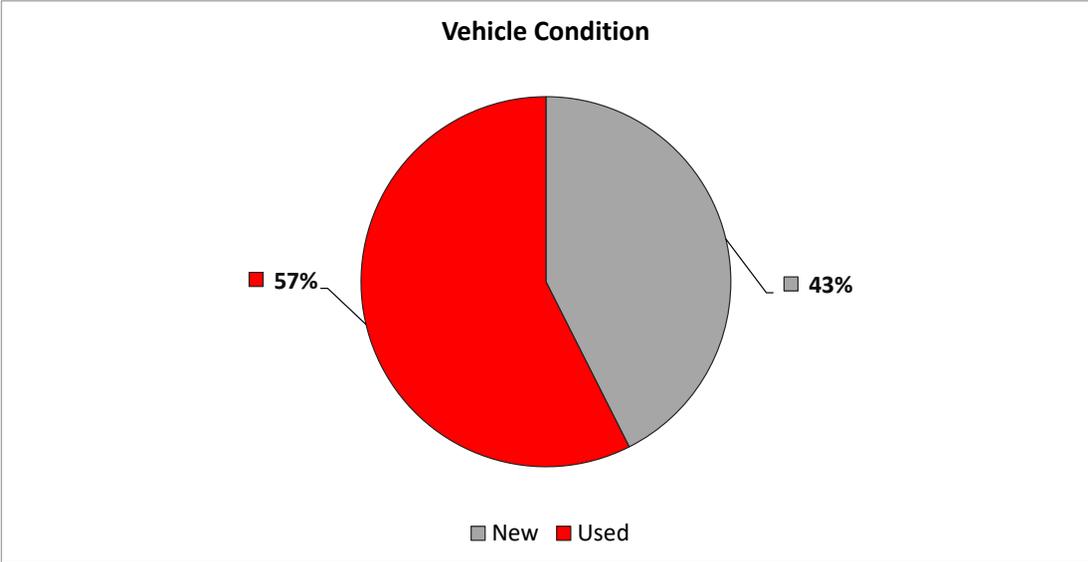
| | | |
|-----------------|------------|------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from | 25/11/2025 |
| | to | 30/12/2025 |
| | = | 35 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|-------------|---------------------|------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| New | 3 304 | 78 304 264 | 42.56 % | 31.6 | 35.4 | |
| Used | 8 070 | 105 670 618 | 57.44 % | 32.9 | 36.4 | |
| | | | | | | |
| Total | 11 374 | 183 974 881 | 100 % | 32.3 | 36.0 | |

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.b Vehicle Condition

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

21.a Borrower Type



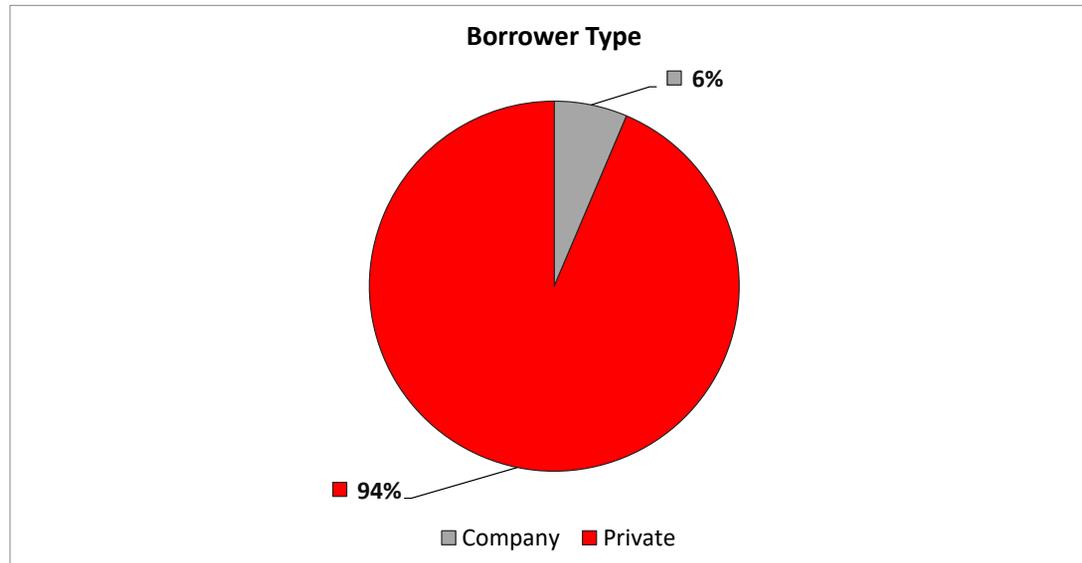
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

| TOTAL | | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| Borrower Type | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 712 | 11 762 665 | 6.39 % | 26.0 | 37.3 |
| | Private | 10 662 | 172 212 216 | 93.61 % | 32.8 | 35.9 |
| | | | | | | |
| | Total | 11 374 | 183 974 881 | 100 % | 32.3 | 36.0 |

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

| | |
|-----------------|---|
| Reporting Date | 02/01/2026 |
| Payment date | 30/12/2025 |
| Period No | 29 |
| Monthly Period | 01/11/2025 |
| Interest Period | from 25/11/2025 to 30/12/2025 = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



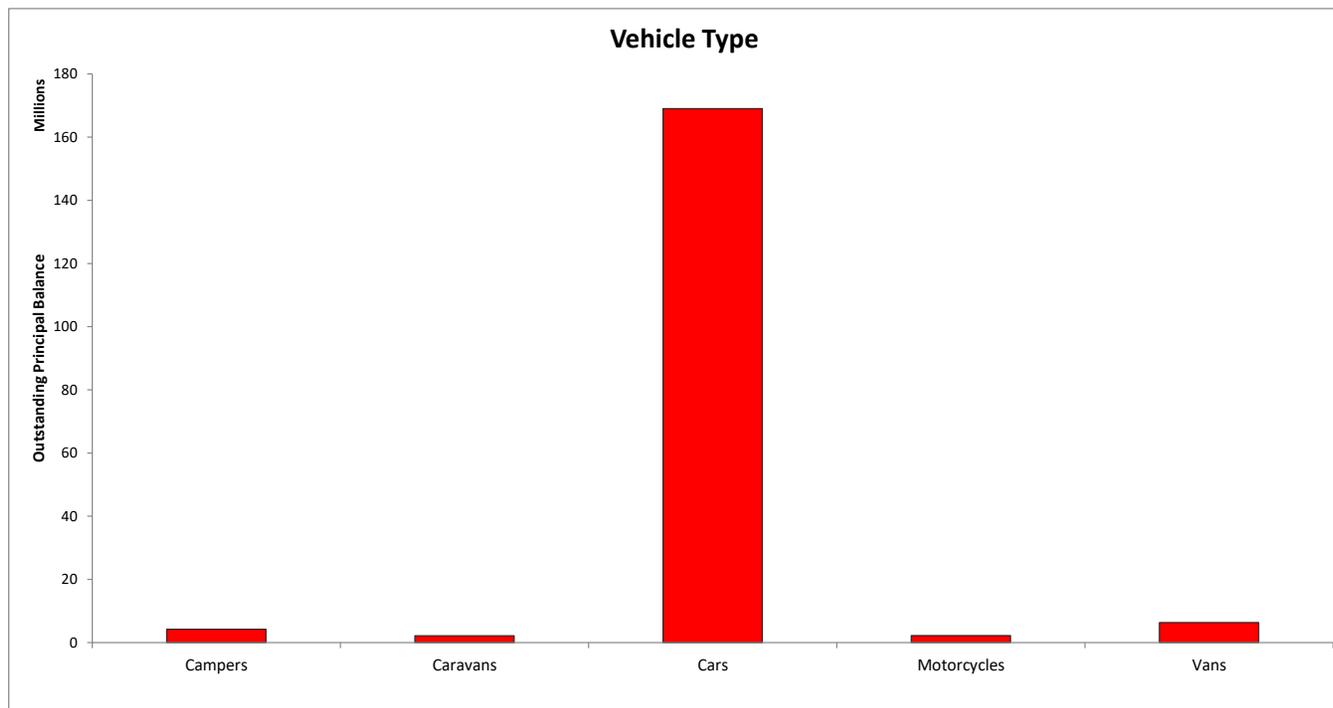
| TOTAL | | | | | | |
|--------------|---------------|---------------------|--------------------------|-----------------------|--------------|--|
| Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning | |
| Campers | 147 | 4 212 219 | 2.29 % | 30.3 | 38.2 | |
| Caravans | 129 | 2 160 034 | 1.17 % | 30.5 | 37.8 | |
| Cars | 10 252 | 169 017 605 | 91.87 % | 32.6 | 35.9 | |
| Motorcycles | 293 | 2 224 550 | 1.21 % | 27.8 | 35.7 | |
| Vans | 553 | 6 360 473 | 3.46 % | 28.3 | 37.0 | |
| | | | | | | |
| Total | 11 374 | 183 974 881 | 100 % | 32.3 | 36.0 | |

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 02/01/2026 | | |
| Payment date | 30/12/2025 | | |
| Period No | 29 | | |
| Monthly Period | 01/11/2025 | | |
| Interest Period | from | 25/11/2025 | to 30/12/2025 = 35 days |

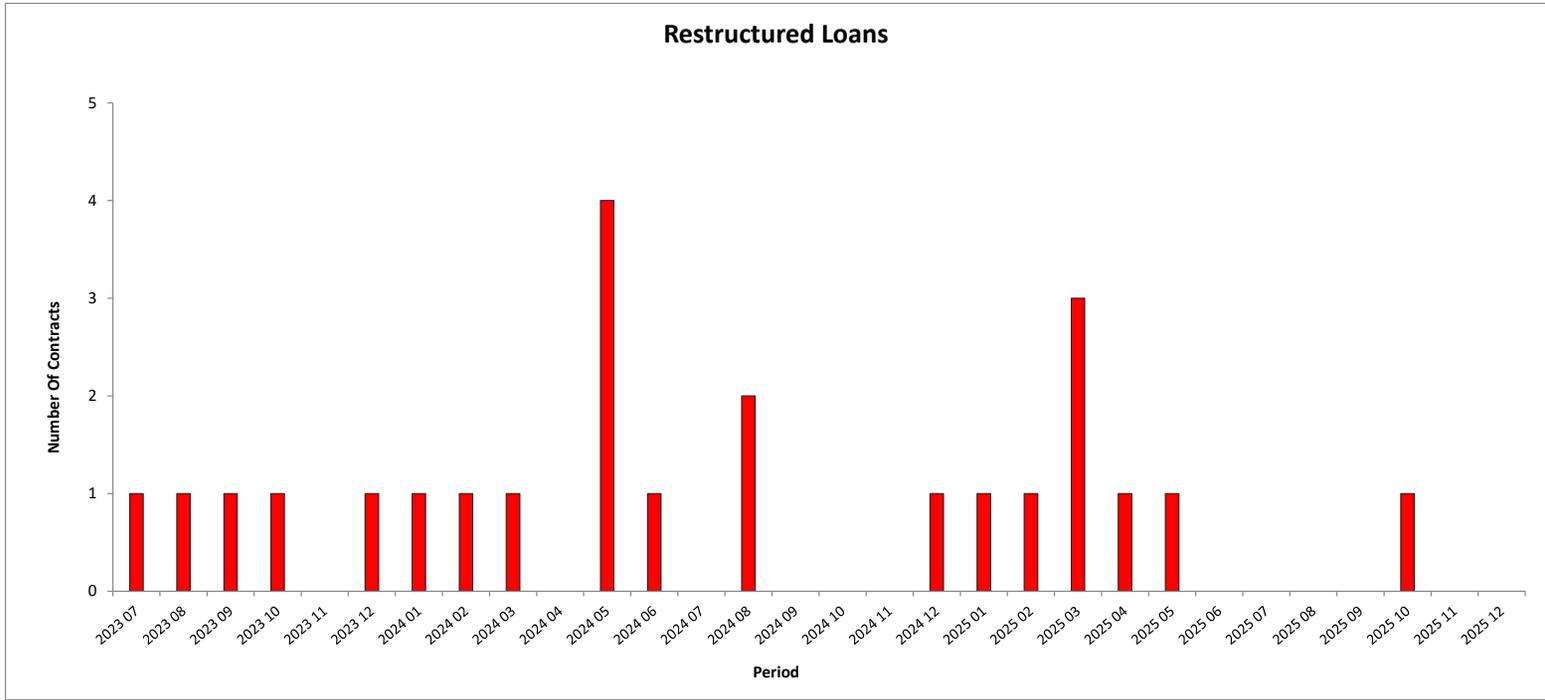
| TOTAL | | |
|--------------|-----------|---------------------|
| Period | No | Outstanding balance |
| 2023 07 | 1 | 47 194 |
| 2023 08 | 1 | 18 277 |
| 2023 09 | 1 | 11 114 |
| 2023 10 | 1 | 35 016 |
| 2023 11 | 0 | 0 |
| 2023 12 | 1 | 17 536 |
| 2024 01 | 1 | 13 762 |
| 2024 02 | 1 | 36 527 |
| 2024 03 | 1 | 16 293 |
| 2024 04 | 0 | 0 |
| 2024 05 | 4 | 91 436 |
| 2024 06 | 1 | 22 962 |
| 2024 07 | 0 | 0 |
| 2024 08 | 2 | 13 340 |
| 2024 09 | 0 | 0 |
| 2024 10 | 0 | 0 |
| 2024 11 | 0 | 0 |
| 2024 12 | 1 | 70 639 |
| 2025 01 | 1 | 21 600 |
| 2025 02 | 1 | 32 049 |
| 2025 03 | 3 | 104 097 |
| 2025 04 | 1 | 1 119 |
| 2025 05 | 1 | 10 099 |
| 2025 06 | 0 | 0 |
| 2025 07 | 0 | 0 |
| 2025 08 | 0 | 0 |
| 2025 09 | 0 | 0 |
| 2025 10 | 1 | 14 885 |
| 2025 11 | 0 | 0 |
| 2025 12 | | |
| Total | 24 | 577 945 |

Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from 25/11/2025 | to | 30/12/2025 | = | 35 days |

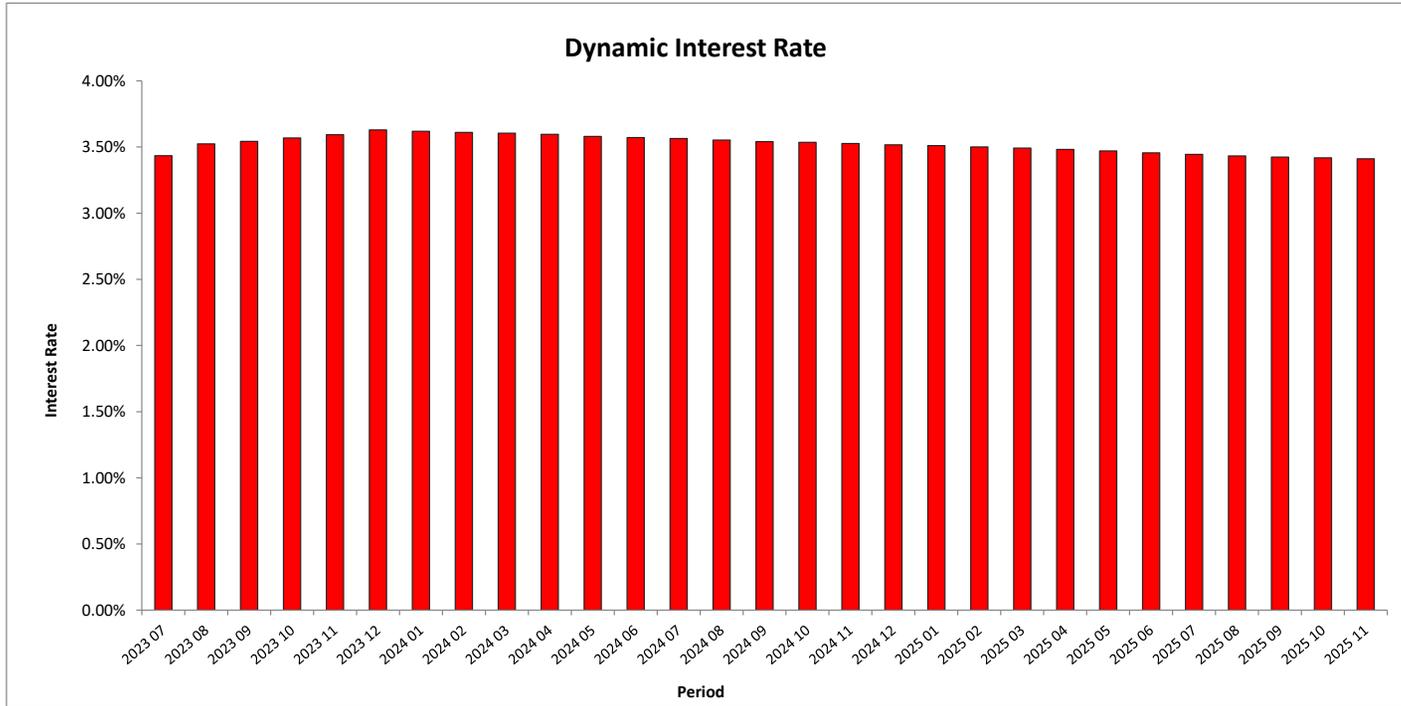
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2023 07 | 404 834 411 | 3.43 % |
| 2023 08 | 435 781 306 | 3.52 % |
| 2023 09 | 436 622 959 | 3.54 % |
| 2023 10 | 435 596 851 | 3.57 % |
| 2023 11 | 436 884 114 | 3.59 % |
| 2023 12 | 437 627 032 | 3.63 % |
| 2024 01 | 423 959 854 | 3.62 % |
| 2024 02 | 411 756 505 | 3.61 % |
| 2024 03 | 399 017 001 | 3.60 % |
| 2024 04 | 385 781 261 | 3.60 % |
| 2024 05 | 371 651 162 | 3.58 % |
| 2024 06 | 360 688 051 | 3.57 % |
| 2024 07 | 347 561 241 | 3.56 % |
| 2024 08 | 335 817 756 | 3.55 % |
| 2024 09 | 324 445 327 | 3.54 % |
| 2024 10 | 312 032 609 | 3.54 % |
| 2024 11 | 301 503 099 | 3.53 % |
| 2024 12 | 291 091 908 | 3.52 % |
| 2025 01 | 280 787 505 | 3.51 % |
| 2025 02 | 270 653 657 | 3.50 % |
| 2025 03 | 260 005 448 | 3.49 % |
| 2025 04 | 249 758 427 | 3.48 % |
| 2025 05 | 239 921 227 | 3.47 % |
| 2025 06 | 229 760 009 | 3.46 % |
| 2025 07 | 219 536 399 | 3.44 % |
| 2025 08 | 210 360 116 | 3.43 % |
| 2025 09 | 200 531 533 | 3.42 % |
| 2025 10 | 191 420 457 | 3.42 % |
| 2025 11 | 183 974 881 | 3.41 % |
| 2025 12 | | |

Interest rate evolution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



| | | | | | | |
|-----------------|------------|------------|------------|------------|---------|---------|
| Reporting Date | 02/01/2026 | | | | | |
| Payment date | 30/12/2025 | | | | | |
| Period No | 29 | | | | | |
| Monthly Period | 01/11/2025 | to | 30/12/2025 | = | 35 days | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = | 35 days |

| Period | TOTAL | | |
|---------|---------------------|-----------------|------------|
| | Sum of Pre-Payments | Closing Balance | CPR Annual |
| 2023 07 | 25 587 102 | 404 834 411 | 20.06 % |
| 2023 08 | 7 538 135 | 435 781 306 | 18.89 % |
| 2023 09 | 7 402 480 | 436 622 959 | 18.55 % |
| 2023 10 | 7 722 936 | 435 596 851 | 19.32 % |
| 2023 11 | 6 802 303 | 436 884 114 | 17.16 % |
| 2023 12 | 6 157 474 | 437 627 032 | 15.64 % |
| 2024 01 | 6 761 784 | 423 959 854 | 17.55 % |
| 2024 02 | 6 144 884 | 411 756 505 | 16.51 % |
| 2024 03 | 6 626 093 | 399 017 001 | 18.20 % |
| 2024 04 | 6 598 739 | 385 781 261 | 18.70 % |
| 2024 05 | 7 224 137 | 371 651 162 | 20.99 % |
| 2024 06 | 5 073 506 | 360 688 051 | 15.63 % |
| 2024 07 | 6 728 617 | 347 561 241 | 20.91 % |
| 2024 08 | 5 867 058 | 335 817 756 | 19.06 % |
| 2024 09 | 5 787 074 | 324 445 327 | 19.42 % |
| 2024 10 | 6 588 020 | 312 032 609 | 22.59 % |
| 2024 11 | 5 542 321 | 301 503 099 | 19.96 % |
| 2024 12 | 4 869 592 | 291 091 908 | 18.33 % |
| 2025 01 | 4 992 923 | 280 787 505 | 19.37 % |
| 2025 02 | 5 158 330 | 270 653 657 | 20.62 % |
| 2025 03 | 5 333 190 | 260 005 448 | 22.02 % |
| 2025 04 | 5 247 046 | 249 758 427 | 22.49 % |
| 2025 05 | 4 931 261 | 239 921 227 | 22.06 % |
| 2025 06 | 5 178 861 | 229 760 009 | 23.93 % |
| 2025 07 | 5 360 633 | 219 536 399 | 25.67 % |
| 2025 08 | 4 851 339 | 210 360 116 | 24.42 % |
| 2025 09 | 5 462 644 | 200 531 533 | 28.21 % |
| 2025 10 | 4 631 669 | 191 420 457 | 25.47 % |
| 2025 11 | 3 596 665 | 183 974 881 | 21.09 % |
| 2025 12 | | | |

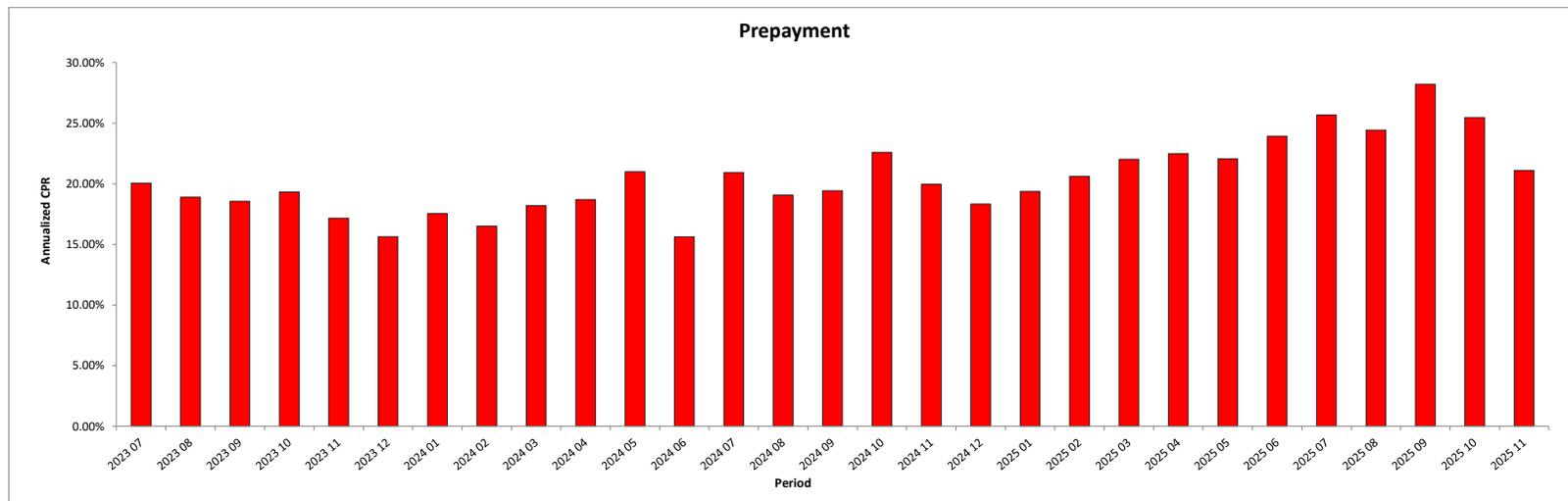
Dynamic Prepayment

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



| | | | |
|-----------------|------------|------------|-------------------------|
| Reporting Date | 02/01/2026 | | |
| Payment date | 30/12/2025 | | |
| Period No | 29 | | |
| Monthly Period | 01/11/2025 | | |
| Interest Period | from | 25/11/2025 | to 30/12/2025 = 35 days |



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

26. Delinquency



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 02/01/2026 | | | | |
| Payment date | 30/12/2025 | | | | |
| Period No | 29 | | | | |
| Monthly Period | 01/11/2025 | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = 35 days |

| year | mth | Total outstanding | accounts current | balance current | accounts 1-30 | balance 1-30 | accounts 30-60 | balance 30-60 | accounts 60-90 | balance 60-90 | accounts 90-120 | balance 90-120 | accounts 120-150 | balance 120-150 | accounts 150-180 | balance 150-180 | New defaults Count | New defaults Balance |
|------|-----|-------------------|------------------|-----------------|---------------|--------------|----------------|---------------|----------------|---------------|-----------------|----------------|------------------|-----------------|------------------|-----------------|--------------------|----------------------|
| 2023 | 7 | 404 834 411 | 18 410 | 384 371 369 | 869 | 17 412 766 | 87 | 1 607 611 | 46 | 918 778 | 18 | 324 691 | 10 | 199 197 | - | - | - | - |
| | 8 | 435 781 306 | 19 949 | 415 533 471 | 811 | 16 617 179 | 85 | 1 735 646 | 41 | 801 554 | 37 | 714 989 | 8 | 191 183 | 8 | 187 284 | 4 | 13 032 |
| | 9 | 436 622 959 | 20 022 | 414 840 279 | 868 | 17 366 660 | 122 | 2 426 656 | 46 | 1 061 247 | 19 | 364 204 | 23 | 398 979 | 6 | 164 934 | 9 | 166 271 |
| | 10 | 435 596 851 | 20 030 | 411 883 049 | 972 | 18 733 534 | 108 | 2 202 813 | 65 | 1 496 644 | 29 | 744 873 | 11 | 233 161 | 20 | 302 778 | 12 | 217 696 |
| | 11 | 436 884 114 | 20 259 | 412 912 559 | 931 | 18 707 176 | 125 | 2 301 977 | 58 | 1 167 958 | 48 | 1 074 437 | 22 | 517 614 | 9 | 202 393 | 18 | 231 242 |
| | 12 | 437 627 032 | 20 368 | 411 991 581 | 957 | 18 473 443 | 178 | 3 557 428 | 81 | 1 541 721 | 46 | 887 497 | 39 | 785 604 | 17 | 389 759 | 15 | 251 278 |
| 2024 | 1 | 423 959 854 | 19 931 | 398 864 551 | 938 | 18 014 816 | 146 | 2 851 603 | 92 | 2 031 383 | 53 | 1 069 697 | 28 | 656 504 | 26 | 471 301 | 26 | 543 783 |
| | 2 | 411 756 505 | 19 539 | 388 263 175 | 874 | 16 536 598 | 121 | 2 122 180 | 79 | 1 694 806 | 72 | 1 614 620 | 45 | 948 088 | 27 | 577 037 | 29 | 414 475 |
| | 3 | 399 017 001 | 18 794 | 370 859 256 | 1 070 | 19 778 863 | 187 | 3 415 896 | 74 | 1 336 478 | 59 | 1 341 794 | 64 | 1 472 573 | 38 | 812 142 | 29 | 557 022 |
| | 4 | 385 781 261 | 18 418 | 359 629 729 | 955 | 17 789 417 | 174 | 3 539 211 | 98 | 1 878 461 | 44 | 801 887 | 44 | 1 030 072 | 47 | 1 112 484 | 36 | 712 591 |
| | 5 | 371 651 162 | 17 967 | 347 658 409 | 899 | 16 464 419 | 166 | 2 935 598 | 96 | 1 838 565 | 68 | 1 361 803 | 34 | 659 747 | 32 | 732 621 | 50 | 1 169 864 |
| | 6 | 360 688 051 | 17 606 | 338 154 410 | 853 | 15 281 248 | 144 | 2 684 487 | 85 | 1 466 970 | 69 | 1 401 624 | 53 | 1 094 682 | 30 | 604 630 | 37 | 751 838 |
| | 7 | 347 561 241 | 17 096 | 324 599 173 | 833 | 16 030 722 | 168 | 2 801 568 | 80 | 1 406 542 | 48 | 932 835 | 52 | 997 822 | 35 | 792 578 | 37 | 687 563 |
| | 8 | 335 817 756 | 16 721 | 314 871 327 | 775 | 14 749 215 | 125 | 2 271 772 | 92 | 1 655 975 | 42 | 854 058 | 36 | 717 896 | 38 | 697 513 | 48 | 850 745 |
| | 9 | 324 445 327 | 16 219 | 303 201 076 | 808 | 15 080 293 | 134 | 2 581 237 | 67 | 1 188 150 | 68 | 1 310 422 | 30 | 596 048 | 26 | 488 100 | 37 | 605 634 |
| | 10 | 312 032 609 | 15 783 | 292 031 943 | 763 | 13 922 876 | 126 | 2 494 077 | 74 | 1 214 262 | 56 | 1 029 277 | 44 | 921 543 | 22 | 418 631 | 30 | 516 748 |
| | 11 | 301 503 099 | 15 341 | 281 573 793 | 780 | 13 671 215 | 140 | 2 318 075 | 78 | 1 525 711 | 45 | 868 196 | 42 | 817 858 | 35 | 728 251 | 21 | 390 126 |
| | 12 | 291 091 908 | 14 926 | 269 865 177 | 852 | 14 803 413 | 140 | 2 481 602 | 79 | 1 359 815 | 58 | 1 160 079 | 39 | 788 917 | 30 | 632 905 | 37 | 773 246 |
| 2025 | 1 | 280 787 505 | 14 701 | 262 929 464 | 667 | 11 359 630 | 136 | 2 341 061 | 88 | 1 508 149 | 62 | 1 110 078 | 40 | 768 812 | 33 | 770 311 | 37 | 645 431 |
| | 2 | 270 653 657 | 14 298 | 253 360 919 | 705 | 11 820 900 | 107 | 1 715 222 | 70 | 1 241 340 | 56 | 973 334 | 44 | 771 682 | 37 | 770 260 | 33 | 682 150 |
| | 3 | 260 005 448 | 13 821 | 241 716 192 | 731 | 12 320 881 | 145 | 2 570 508 | 59 | 929 080 | 55 | 933 575 | 43 | 859 843 | 37 | 675 369 | 39 | 775 115 |
| | 4 | 249 758 427 | 13 462 | 233 720 537 | 660 | 10 559 682 | 126 | 1 970 690 | 73 | 1 243 607 | 43 | 722 425 | 40 | 796 572 | 33 | 744 916 | 40 | 655 098 |
| | 5 | 239 921 227 | 13 041 | 223 399 977 | 663 | 10 660 907 | 118 | 2 250 228 | 76 | 1 157 456 | 49 | 896 137 | 46 | 812 083 | 36 | 744 438 | 35 | 730 655 |
| | 6 | 229 760 009 | 12 011 | 203 833 274 | 1 288 | 20 930 245 | 95 | 1 689 598 | 55 | 1 172 960 | 48 | 772 697 | 38 | 705 817 | 34 | 655 418 | 36 | 689 025 |
| | 7 | 219 536 399 | 12 269 | 206 097 564 | 551 | 8 835 860 | 104 | 1 630 769 | 55 | 1 005 268 | 33 | 828 452 | 31 | 510 973 | 32 | 627 512 | 30 | 575 903 |
| | 8 | 210 360 116 | 11 913 | 198 903 383 | 466 | 7 091 565 | 114 | 1 863 798 | 56 | 916 689 | 34 | 701 810 | 27 | 665 928 | 17 | 216 943 | 35 | 655 060 |
| | 9 | 200 531 533 | 11 423 | 188 896 472 | 492 | 7 564 708 | 67 | 1 123 297 | 70 | 1 174 144 | 40 | 634 649 | 24 | 558 768 | 22 | 579 496 | 20 | 251 509 |
| | 10 | 191 420 457 | 10 994 | 180 449 546 | 514 | 7 840 731 | 69 | 973 513 | 38 | 589 407 | 43 | 751 980 | 25 | 404 381 | 17 | 410 899 | 35 | 675 426 |
| | 11 | 183 974 881 | 10 687 | 173 390 170 | 462 | 6 920 380 | 102 | 1 690 616 | 41 | 579 890 | 28 | 417 015 | 34 | 620 715 | 20 | 356 096 | 24 | 511 245 |
| | 12 | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 02/01/2026 | | | | | |
| Payment date | 30/12/2025 | | | | | |
| Period No | 29 | | | | | |
| Monthly Period | 01/11/2025 | | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = | 35 days |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2023 Q3 | | | 2023 Q4 | | | 2024 Q1 | | | 2024 Q2 | | | 2024 Q3 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|-----------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss |
| 2023 3 | 204 548 | 15 | 19 188 | 19 188 | 185 359 | 34 566 | 53 755 | 150 793 | 6 164 | 59 918 | 144 629 | 28 050 | 87 969 | 116 579 | 4 919 | 92 888 | 111 660 |
| 2023 4 | 700 217 | 44 | | | | 83 190 | 83 190 | 617 027 | 79 778 | 162 968 | 537 249 | 138 854 | 301 823 | 398 394 | 56 831 | 358 654 | 341 563 |
| 2024 1 | 1 515 280 | 83 | | | | | | | 147 245 | 147 245 | 1 368 035 | 265 085 | 412 330 | 1 102 950 | 164 470 | 576 800 | 938 480 |
| 2024 2 | 2 634 293 | 123 | | | | | | | | | | 343 097 | 343 097 | 2 291 196 | 261 352 | 604 448 | 2 029 845 |
| 2024 3 | 2 143 942 | 122 | | | | | | | | | | | | | 174 697 | 174 697 | 1 969 245 |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2024 Q4 | | | 2025 Q1 | | | 2025 Q2 | | | 2025 Q3 | | | 2025 Q4 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|-----------|
| | | | Recoveries | Cum. Recoveries | Loss |
| 2023 3 | 204 548 | 15 | 12 597 | 105 485 | 99 063 | 10 773 | 116 258 | 88 290 | 27 341 | 143 599 | 60 949 | 17 900 | 161 499 | 43 049 | 885 | 162 384 | 42 164 |
| 2023 4 | 700 217 | 44 | 18 685 | 377 339 | 322 878 | 16 469 | 393 808 | 306 409 | 70 649 | 464 457 | 235 760 | 17 727 | 482 184 | 218 033 | 10 314 | 492 498 | 207 719 |
| 2024 1 | 1 515 280 | 83 | 129 702 | 706 502 | 808 779 | 95 030 | 801 532 | 713 748 | 147 162 | 948 694 | 566 587 | 62 909 | 1 011 603 | 503 678 | 39 660 | 1 051 263 | 464 017 |
| 2024 2 | 2 634 293 | 123 | 346 889 | 951 338 | 1 682 955 | 152 847 | 1 104 185 | 1 530 108 | 302 041 | 1 406 226 | 1 228 067 | 140 183 | 1 546 409 | 1 087 883 | 89 671 | 1 636 081 | 998 212 |
| 2024 3 | 2 143 942 | 122 | 334 611 | 509 308 | 1 634 634 | 166 970 | 676 277 | 1 467 665 | 313 638 | 989 915 | 1 154 027 | 122 357 | 1 112 272 | 1 031 670 | 80 593 | 1 192 865 | 951 077 |
| 2024 4 | 1 680 120 | 88 | 114 197 | 114 197 | 1 565 923 | 221 136 | 335 334 | 1 344 786 | 292 184 | 627 518 | 1 052 602 | 197 363 | 824 880 | 855 240 | 38 304 | 863 184 | 816 936 |
| 2025 1 | 2 095 342 | 108 | | | | 137 196 | 137 196 | 1 958 146 | 305 471 | 442 667 | 1 652 676 | 247 299 | 689 966 | 1 405 377 | 142 863 | 832 829 | 1 262 514 |
| 2025 2 | 2 074 777 | 111 | | | | | | | 74 441 | 74 441 | 2 000 336 | 267 915 | 342 356 | 1 732 422 | 334 603 | 676 959 | 1 397 818 |
| 2025 3 | 1 482 472 | 85 | | | | | | | | | | 108 803 | 108 803 | 1 373 669 | 132 493 | 241 297 | 1 241 175 |
| 2025 4 | 1 186 671 | 59 | | | | | | | | | | | | | 74 472 | 74 472 | 1 112 199 |

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Monthly Investor Report

28. Priority of Payments - Revenue



| | |
|-----------------|---|
| Reporting Date | 02/01/2026 |
| Payment date | 30/12/2025 |
| Period No | 29 |
| Monthly Period | 01/11/2025 |
| Interest Period | from 25/11/2025 to 30/12/2025 = 35 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|---|--------------|-----|
| Purchaser Available Revenue Receipts | + | 1 042 102.88 | EUR |
| Senior Expenses | - | 667.00 | EUR |
| Senior Servicing Fee | - | 30 662.48 | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 279 154.83 | EUR |
| Tranche A Loan Interest to Issuer | - | 105 908.00 | EUR |
| Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche B Loan Interest to Issuer | - | 19 250.00 | EUR |
| Credit the Issuer the amount for the Reserve Account | - | - | EUR |
| Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche C Loan Interest to Issuer | - | 35 122.00 | EUR |
| Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche D Loan Interest to Issuer | - | 29 701.00 | EUR |
| Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche E Loan Interest to Issuer | - | 37 188.00 | EUR |
| Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche F Loan Interest to Issuer | - | 128 576.00 | EUR |
| Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount | - | 375 873.57 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | - | EUR |
| Subordinated Servicing Fee | - | - | EUR |
| Interest due to Purchaser Subordinated Loan Provider | - | - | EUR |
| Credit the Issuer for Interest and principal due to Expenses Advance Provider | - | - | EUR |
| Hedge Subordinated Amounts | - | - | EUR |
| Deferred Purchase Price to Seller | - | - | EUR |

Issuer Priority of Payments - Revenue

| | | | |
|---|---|--------------|-----|
| Issuer Available Revenue Receipts | + | 1 435 631.95 | EUR |
| Senior Expenses | - | 667.00 | EUR |
| Issuer swap interest to swap counterparty | - | 279 154.83 | EUR |
| Interest Class A Notes | - | 397 308.00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 31 609.00 | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | - | EUR |
| Credit the Class B Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class C Notes | - | 51 038.00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 38 502.00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class E Notes | - | 45 614.00 | EUR |
| Credit the Class E Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class F Notes | - | 150 110.00 | EUR |
| Credit the Class F Principal Deficiency Sub-Ledger | - | 441 629.12 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | - | EUR |
| Interest and principal due to Expenses Advance Provider | - | - | EUR |
| Hedge Subordinated Amounts | - | - | EUR |
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | - | - | EUR |

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Monthly Investor Report

29. Priority of Payments - Redemption



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 02/01/2026 | |
| Payment date | 30/12/2025 | |
| Period No | 29 | |
| Monthly Period | 01/11/2025 | |
| Interest Period | from 25/11/2025 | to 30/12/2025 = 35 days |

Purchaser Priority of Payments - Redemption

| | | | |
|---|---|--------------|-----|
| Purchaser Available Redemption Receipts | + | 6 934 330.73 | EUR |
| Payable to Issuer for the Senior Expenses Deficit | - | - | EUR |
| <u>Prior to the Revolving Period End Date</u> | | | |
| Further Purchase Price Payable to Seller | - | - | EUR |
| Balance to be Credited to the Reinvestment Principal Ledger | - | - | EUR |
| <u>On and after the occurrence of the Revolving Period End Date</u> | | | |
| Principal Payments on Loan to Issuer | - | 6 934 330.73 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|--------------|-----|
| Issuer Available Redemption Receipts | + | 7 375 959.85 | EUR |
| <u>Prior to the Revolving Period End Date</u> | | | |
| Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit | - | - | EUR |
| <u>On and after the occurrence of the Revolving Period End Date</u> | | | |
| Current period Principal Addition Amounts for Senior Expenses Deficit | - | - | EUR |
| <u>Prior to a Pro Rata trigger Event</u> | | | |
| Principal Payments on Class A Notes | - | - | EUR |
| On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount | - | - | EUR |
| <u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u> | | | |
| To pay any Class A Notes Principal due and payable | - | 7 375 959.85 | EUR |
| On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount | - | - | EUR |
| Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable | - | - | EUR |
| Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable | - | - | EUR |
| Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable | - | - | EUR |
| Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable | - | - | EUR |
| Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable | - | - | EUR |
| Payment to Issuer as Issuer Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Revenue (u)

| | | | |
|---|---|---|-----|
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | - | - | EUR |
|---|---|---|-----|

Purchaser Priority of Payments - Revenue (aa)

| | | | |
|---|---|---|-----|
| Payment of residual fund as Deferred Purchase Price to Seller | - | - | EUR |
|---|---|---|-----|

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Transaction Costs

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 02/01/2026 | | | | | |
| Payment date | 30/12/2025 | | | | | |
| Period No | 29 | | | | | |
| Monthly Period | 01/11/2025 | | | | | |
| Interest Period | from | 25/11/2025 | to | 30/12/2025 | = | 35 days |



| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D | Class E | Class F |
|--|----------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|
| Senior Expenses | EUR | 667.00 | | | | | | |
| Interest accrued for the Period | EUR | 714 181.00 | 397 308.00 | 31 609.00 | 51 038.00 | 38 502.00 | 45 614.00 | 150 110.00 |
| Cumulative Interest accrued | EUR | 42 571 624.00 | 32 762 098.00 | 1 070 055.00 | 1 662 618.00 | 1 202 504.00 | 1 392 335.00 | 4 482 014.00 |
| Interest Payments | EUR | 714 181.00 | 397 308.00 | 31 609.00 | 51 038.00 | 38 502.00 | 45 614.00 | 150 110.00 |
| Cumulative Interest Payments | EUR | 42 571 624.00 | 32 762 098.00 | 1 070 055.00 | 1 662 618.00 | 1 202 504.00 | 1 392 335.00 | 4 482 014.00 |
| Interest accrued on Subordinated Loan for the Period | EUR | - | | | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 37 407.00 | | | | | | |
| Unpaid Cumulative Interest accrued on Subordinated loan t- | EUR | - | | | | | | |
| Interest Payments on Subordinated Loan | EUR | - | | | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 37 407.00 | | | | | | |
| Unpaid Interest for the Period | EUR | - | | | | | | |
| Cumulative Unpaid Interest | EUR | - | | | | | | |

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

31. Swap Overview



Kimi 12|Front Swap

Party A
Party B

BANCO SANTANDER, S.A
SCF Rahoituspalvelut XII DAC

Swap Notional **191 420 457**

Interest Period Start 25/11/2025
Interest Period End 30/12/2025
Interest Days 35
Settlement Date 30/12/2025

Party A Floating Interest Rate 1.926 %
Party A Floating Rate Day Count Fraction 0.10
Party A Interest Amount **EUR 358 434.81**

Party B Fixed Rate 1.5000 %
Party B Fixed Rate Day Count Fraction 0.10
Party B Interest Amount **EUR 279 154.83**

| | |
|-----------------|---|
| Reporting Date | 02/01/2026 |
| Payment date | 30/12/2025 |
| Period No | 29 |
| Monthly Period | 01/11/2025 |
| Interest Period | from 25/11/2025 to 30/12/2025 = 35 days |

SCF RAHOITUSPALVELUT XII DAC
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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

| | |
|-----------------|---|
| Reporting Date | 02/01/2026 |
| Payment date | 30/12/2025 |
| Period No | 29 |
| Monthly Period | 01/11/2025 |
| Interest Period | from 25/11/2025 to 30/12/2025 = 35 days |